

UNIVERSITY OF TORONTO



3 1761 00107242 0

UNIV. OF
TORONTO
LIBRARY

Digitized by the Internet Archive
in 2008 with funding from
Microsoft Corporation

BINDING LIST JAN 1 1925

BINDING LIST JAN 1 1925



The Atlanta University Publications, No. 12

**ECONOMIC
CO-OPERATION
AMONG
NEGRO AMERICANS**

A Social Study made by Atlanta
University under the patronage
of the Carnegie Institution of
Washington, D. C.

PRICE, ONE DOLLAR

The Atlanta University Press
ATLANTA, GEORGIA
1907



I AM convinced myself that there is no more evil thing in this present world than Race Prejudice; none at all. I write deliberately—it is the worst single thing in life now. It justifies and holds together more baseness, cruelty and abomination than any other sort of error in the world. Thru its body runs the black blood of coarse lust, suspicion, jealousy and persecution and all the darkest poisons of the human soul.

[H. G. WELLS in the *New York Independent*.]



P
UNIV
A

ECONOMIC

CO=OPERATION

AMONG

NEGRO AMERICANS

Report of a Social Study made by Atlanta University, under the patronage of the Carnegie Institution of Washington, D. C., together with the Proceedings of the 12th Conference for the Study of the Negro Problems, held at Atlanta University, on Tuesday, May the 28th, 1907

EDITED BY

W. E. BURGHARDT DU BOIS

CORRESPONDING SECRETARY OF THE CONFERENCE

192444
15 11.24

The Atlanta University Press
ATLANTA, GEORGIA
1907

WER ihnen (i. e. the Negroes of Africa) selbständige Erfindung und Eigenen Geschmack in ihren Arbeiten abspricht, der verschliesst sein Auge absichtlich den offenkündigen Thatsachen, oder Mangel an Kenntniss derselben macht ihn unfähig zum competenten Beurtheiler.

Soyaux.

AMONG the great groups of "natural" races, the Negroes are the best and keenest tillers of the ground.

Ratzel.

THE market is the center of all the more stirring life in [African] Negro communities, and attempts to train him to culture have made the most effectual start from this tendency.

Ratzel.

Contents

	Page
Resolutions of the Conference	4
Preface	5
Select Bibliography of Economic Co-operation among Negro Americans	6
Part I. The Background	10
Section 1. The Scope of this Study	10
Section 2. Africa	12
Section 3. The West Indies	18
Section 4. The Colonies	20
Part II. The Development of Co-operation	24
Section 5. An Historical Sketch	24
Section 6. The Underground Railroad	26
Section 7. Emancipation	32
Section 8. Migration	45
Part III. Types of Co-operation	54
Section 9. The Church	54
Section 10. Schools	73
Section 11. Beneficial and Insurance Societies	92
Section 12. Secret Societies	109
Section 13. Co-operative Benevolence	128
Section 14. Banks	134
Section 15. Co-operative Business	149
Section 16. The Group Economy	179
Section 17. The Twelfth Atlanta Conference	181

Resolutions of the Conference

The Conference regards the economic development of the Negro Americans at present as in a critical state. The crisis arises not so much because of idleness or even lack of skill as by reason of the fact that they unwittingly stand hesitating at the cross roads—one way leading to the old trodden ways of grasping fierce individualistic competition, where the shrewd, cunning, skilled and rich among them will prey upon the ignorance and simplicity of the mass of the race and get wealth at the expense of the general well being; the other way leading to co-operation in capital and labor, the massing of small savings, the wide distribution of capital and a more general equality of wealth and comfort. This latter path of co-operative effort has already been entered by many; we find a wide development of industrial and sick relief, many building and loan associations, some co-operation of artisans and considerable co-operation in retail trade. Indeed from the fact that there is among Negroes, as yet, little of that great inequality of wealth distribution which marks modern life, nearly all their economic effort tends toward true economic co-operation. But danger lurks here. The race does not recognize the parting of the ways, they tend to think and are being taught to think that any method which leads to individual riches is the way of salvation.

The Conference believes this doctrine mischievously false, we believe that every effort ought to be made to foster and emphasize present tendencies among Negroes toward co-operative effort and that the ideal of wide ownership of small capital and small accumulations among many rather than great riches among a few, should persistently be held before them.

N. O. NELSON,
R. P. SIMS,
W. E. B. DuBois.

Preface

This study, which forms the twelfth of the annual publications of Atlanta University, and the second investigation of the new decade, is a further carrying out of a plan of social study by means of recurring decennial inquiries into the same general set of human problems. The object of these studies is primarily scientific—a careful search for truth conducted as thoroughly, broadly, and honestly as the material resources and mental equipment at command will allow; but this is not our sole object: we wish not only to make the Truth clear but to present it in such shape as will encourage and help social reform. Our financial resources are unfortunately meagre: Atlanta University is primarily a school and most of its funds and energy go to teaching. It is, however, also a seat of learning and as such it has endeavored to advance knowledge, particularly in matters of racial contact and development which seemed obviously its nearest field. In this work it has received unusual encouragement from the scientific world, and the published results of these studies are used in America, Europe, Asia and Africa. Scarcely a book on the Negro problem or any phase of it has been published in the last decade which has not acknowledged its indebtedness to our work.

On the other hand, the financial support given this work has been very small. The total cost of the twelve publications has been about \$13,000, or a little over \$1,000 a year. The growing demands of the work, the vast field to be covered and the delicacy and equipment needed in such work call for far greater resources. We need, for workers, laboratory and publications, a fund of \$6,000 a year, if this work is going adequately to fulfill its promise. This year a small temporary grant from the Carnegie Institution of Washington, D. C., has greatly helped us.

In other years we have been able to serve the United States Bureau of Labor, the United States Census, the Board of Education of the English Government, many scientific associations, professors in nearly all the leading universities, and many periodicals and reviews. May we not hope in the future for such increased financial resources as will enable us to study adequately this the greatest group of social problems that ever faced America?

Select Bibliography of Economic Co-operation Among Negro Americans

- Alvord, J. W.—Letters from the South relating to the condition of the Freedmen, addressed to General Major O. O. Howard. 42 pp. Washington, 1870.
Fifth Semi-Annual Report on Schools for Freedmen. 55 pp. Washington, 1868.
- Allen, Walter.—Governor Chamberlain's Administration in South Carolina. 544 pp. London and New York, 1888.
- American Negro and his economic value. B. T. Washington. *International Monthly*, 2:672-86.
- American Negro Artisan. T. J. Calloway. *Cassier's Magazine*, 25:435-45.
- Allen, Richard.—First Bishop of the A. M. E. Church. The life, experience and gospel labors of the Rt. Rev. Richard Allen. Written by himself. Philadelphia, 1793. 69 pp., 8vo.
- American Colonization Society. Annual reports of the American Society for the colonizing of the Free People of color of the United States. Numbers 1-72, with minutes of the meetings and of the board of directors. 1818-1889, 8v., 8vo.
- Anderson, Matthew.—Presbyterianism and its relation to the Negro. Philadelphia, 1887.
- Arnett, B. W.—The Budget for 1881-1884. 651 pp.
The Centennial Budget. 1887-1888. 589 pp.
The Budget, containing annual reports of the general officers, etc., 1885-6. 575 pp.
The Budget, 1891. 241 pp.
The Budget, 1901. 78 pp.
The Budget of 1904. 373 pp. Philadelphia.
- Bacon, Benjamin C.—Statistics of the colored people of Philadelphia. Phila., 1856.
Ibid. Second Edition with statistics of crime. Phila., 1859. 2 (1), 3-24 pp., 8vo.
- Blyden, Edward Wilmot.—Christianity, Islam, and the Negro Race. Introduction by Samuel Lewis. London, 1887 (4), vii (1), 423 pp., 12mo.
- Boston, Mass., Grammar School Committee. Report of a special committee of the grammar school board. Abolition of the Smith colored school. Boston, 1849. 71 pp., 8vo.
- Brackett, Jeffrey Richardson.—The Negro in Maryland. A study of the institution of slavery. Balt., 1889 (5), 268 pp. (Johns Hopkins University Studies, extra vol. 6), 8vo.
- Buecher, Carl.—Industrial Evolution, translated by S. M. Wickett. 303 pp. New York, 1904.
- Bradford, Sarah H.—Harriet, the Moses of Her People. 171 pp. New York, 1901.
- Banks, Chas.—Negro Town and Colony. Mound Bayou, Miss. 10 pp.
- Brooks, Chas. H.—(Grand Secretary of the Order). The Official History and Manual of the Grand United Order of Odd Fellows in America. A Chronological Treatise, etc. 274 pp. Philadelphia, 1902.
- Boas, Franz.—Commencement Address at Atlanta University, May, 1906. Atlanta University Leaflet No. 19, 15 pp.
- Colored People's Blue Book and Business Directory of Chicago, Ill. 1905.
- Colored men as cotton manufacturers. J. Dowd. *Gunton's Magazine*, 23:254-6.
- Condition of the people of color in Ohio. With interesting anecdotes. Boston, 1839. 48 pp., 12mo.
- Constitution of National Association of Colored Women. Tuskegee, 7 pp., 1898.
- Constitution of the National League of Colored Women of the United States. Washington, 1892.
- College-bred Negro, Atlanta University Publication, No. 5. 115 pp., 1900.

- Catto, W. T.—History of the Presbyterian Movement. Phila., 1857, 8vo. A semi-centenary discourse and history of the first African Presbyterian Church, Philadelphia, May, 1857, from its organization, including a notice of its first pastor, John Gloucester, also appendix containing sketches of all the colored churches in Philadelphia.
- Cincinnati convention of colored freedmen of Ohio. Proceedings, Jan. 14-19, 1852. Cincinnati, 1852, 8vo.
- Clark.—Negro Mason in Equity.
- Cromwell, John W.—The Early Negro Convention Movement. The American Negro Academy, Occasional Papers No. 9. 23 pp., Washington, 1904.
- Campbell, Sir George.—White and Black in the United States. 482 pp., London, 1879.
- Delaney, Martin R.—Condition, elevation, emigration and destiny of the colored people of the United States. Phila., 1852. 215 pp., 12mo.
- DuBois, W. E. B.—The Negro in the Black Belt: Some Social Sketches. In the Bulletin of the Department of Labor, No. 22.
- Philadelphia Negro. 520 pp. Philadelphia, 1899.
- Denniker, J.—The Races of Man. 611 pp., New York, 1904.
- Eaton, John.—Grant, Lincoln and the Freedmen. 331 pp., New York, 1907.
- Edwards, Bryan.—History, civil and commercial, of the British Colonies in West Indies. 3 vol. London, 1807.
- The Economic Position of the American Negro. Reprinted from Papers and Proceedings of the Seventeenth Annual Meeting of the American Economic Association, December, 1904.
- Fourth Annual Report of the Colored Woman's League. 13 pp. Washington, January, 1897.
- Freedmen's Saving Bank. *Bankers' Magazine*. 29:936; 86:14.
- Freedmen at Port Royal. E. L. Pierce. *Atlantic*. 12:291.
- Freedmen's Saving Bank. *Old and New*. 2:245.
- Fletcher, Frank H.—Negro Exodus. 24 pp., 8vo.
- Gaines, W. J.—African Methodism in the South. Atlanta, 1890.
- Gannett, Henry.—Occupations of the Negroes. Balti., 1895. 16 pp., 8vo.
- Garnett, Henry Highland.—The past and present condition and the destiny of the colored race. Troy, 1848. 20 pp., 8vo. Plates.
- Goodwin, M. B.—History of schools for the colored population in the District of Columbia. U. S. Bureau of Education. Special Report on District of Columbia for 1899. pp. 199-300.
- Grimke, Archibald H.—Right on the Scaffold. Washington, 1901. 27 pp., 8vo.
- Grimshaw, Wm. H.—Official History of Free Masonry, etc. New York, 1903. 392 pp., 12mo.
- Georgia State Industrial College for Negroes. L. B. Ellis. *Gunton's Magazine*. 25:218-26.
- Gibbs, M. W.—Shadow and Light. 372 pp., Washington, 1902.
- Garner, J. W.—Reconstruction in Mississippi. 422 pp. New York, 1901.
- Georgia Equal Rights Convention. 16 pp. Macon, February, 1906.
- Grand United Order of Odd Fellows. Journal and Proceedings of General Meeting. 48 Reports, 1843-1907.
- Howard, O. O.—Autobiography. 2 vol. New York, 1907.
- Hayford, Casely.—Gold Coast Native Institutions. 418 pp. London, 1903.
- Hampton Conference Reports, Annually, 1897-1907.
- Hickok, Chas. T.—The Negro in Ohio, 1802-1870. A Thesis, etc. 182 pp. Cleveland, 1896.
- Hilyer, Andrew F.—The Twentieth Century Union League Directory. A Compilation of the Efforts of the Colored People of Washington for Social Betterment. 174 pp. Washington, 1901.
- Jones, Robert.—Fifty years in the Lombard Street Central Presbyterian Church. Phila., 1894. 170 pp.
- Knights of Labor and Negroes. *Public Opinion*. 2:1.
- Love, E. K.—History of the First African Baptist Church. Savannah, 1889.
- McPherson, J. H. T.—History of Liberia. Balti., 1891. 61 pp., 8vo.

8 Economic Co-operation Among Negro Americans

- Moore, J. J.—History of the A. M. E. Z. Church. York, Pa., 1880.
- Moreau de Saint Mery.—Description Topographique, Physique, Civile, Politique, et Historique, de la Partie Francaise, de L'isle Saint-Dominique. Vol. 2, 790 pp. Philadelphia, 1798.
- Mossell, N. F. Mrs.—Forerunners of the Afro-American Council. *Howard Magazine*. Washington April, 1900.
- Negro In Business, Atlanta University Publication, No. 4. 78 pp. 1899.
- Negro Enterprise, B. T. Washington. *Outlook*. 77:115-8.
- Negro as he really is, W. E. B. DuBois. *World's Work*. 2:848-66.
- Negro Exodus, 1879, F. Douglass. *American Journal of Social Science*. 11:1.
- Negro Exodus, 1879, R. T. Greener. *American Journal of Social Science*. 11:22.
- Negro Exodus, 1879, J. B. Runnion. *Atlantic*. 44:222.
- Negroes in Baltimore, J. R. Slattery. *Catholic World*. 66:519.
- Negro Exodus, 1879, J. C. Hartzell. *Methodist Quarterly Review*. 39:722.
- Negro as a mechanic, R. Lowry. *North American Review*. 156:472.
- Negroes an industrial factor, C. B. Spahr. *Outlook*. 62:31.
- Negro In Business, I. T. Montgomery. *Outlook*. 69:733-4.
- The Negro in the cities of the North, *Charities*. Vol. 15, No. 1. New York, October, 1905.
- The Negro Common School, Atlanta University Publication, No. 6. 120 pp., 1901.
- The Negro Artisan, Atlanta University Publication, No. 7. 200 pp., 1902.
- The Negro Church, Atlanta University Publication, No. 8. 212 pp., 1903.
- The Negroes of Farmville, Va.—In Bulletin of the Department of Labor, No. 14.
- Negroes of Xenia, Ohio.—In Bulletin of the Bureau of Labor, No. 48.
- Negroes of Sandy Spring, Md.—In Bulletin of the Department of Labor, No. 32.
- Negroes of Litwalton, Va.—In Bulletin of the Department of Labor, No. 37.
- Negro Landholder of Georgia.—In Bulletin of the Department of Labor, No. 35.
- National convention of Colored men and their friends. Troy, N. Y., 1847. 38 pp., 8vo.
- National convention of Colored men. Syracuse, N. Y., October 4-7, 1864. Boston, 1864. 62 pp., 8vo.
- National convention of Colored men of America, 1869. Proceedings, Wash., 1869. 42 pp., 8vo.
- Ohio anti-slavery convention. Putnam, Ohio. Report on the condition of the people of color, etc. 1835. N. Y., 1835. 24 pp., 8vo.
- Proceedings of the Select Committee of the United States Senate to Investigate the Causes of the Removal of the Negroes from the Southern States to the Northern States. 3 Parts, 1486 pp. Washington, 1879-1880.
- Platt, O. H.—Negro Governors. In Papers of the New Haven Colony Historical Society. Vol. 6. New Haven, 1900.
- Prospectus of the Coleman Manufacturing Co., of Concord, N. C. 17 pp. Richmond, 1867.
- Proceedings of the National Negro Business League, annually, 1900-06.
- Proceedings of the Grand Lodge of Free and Accepted Masons, issued annually or biennially, in the following states:
- | | |
|-----------------------|-----------------|
| Alabama. | Michigan. |
| Arkansas. | Minnesota. |
| California. | Mississippi. |
| Colorado. | Missouri. |
| Connecticut. | New Jersey. |
| District of Columbia. | New York. |
| Delaware. | Ontario (B. C.) |
| Florida. | Oklahoma. |
| Georgia. | Ohio. |
| Illinois. | Pennsylvania. |
| Indiana. | Rhode Island. |
| Iowa. | South Carolina. |
| Kansas. | Tennessee. |
| Kentucky. | Texas. |
| Liberia (Africa). | Virginia. |

- Louisiana.
Maryland.
Massachusetts.
Washington and Oregon.
West Virginia.
- Official Proceedings of the Biennial Session of the Supreme Lodge of Knights of Pythias. 13 reports, 1879-1905.
- Penn, I. G., and J. W. E. Bowen, Editors.—The United Negro: His Problems and His Progress. Containing the Addresses and Proceedings of the Negro Young People's Christian and Educational Congress, held August 6-11, 1902. 600 pp. Atlanta, 1902.
- Pierce, Edward Lillie.—The Negroes at Port Royal. Report to S. B. Chase, Sec. of Treas. Boston, 1862. 36 pp., 12mo.
- Ratzel, F.—History of Mankind. 3 vol. New York, 1904.
- Report of the Committee of Senate upon the Relations between Labor and Capital, and Testimony taken by the Committee. 5 vol. Washington, 1885.
- Report of Major General O. O. Howard, Commissioner, Bureau of Refugees, Freedmen and Abandoned Lands, etc. 30 pp. Washington, 1868.
- Report of the Joint Select Committee to Inquire into the condition of affairs in the late Insurrectionary States. (Ku Klux Conspiracy). 13 vol. Washington, 1872.
- Social and Physical Condition of Negroes in Cities. Atlanta University Publication. No. 2. 89 pp., 1897.
- Some Efforts of Negroes for Social Betterment. Atlanta University Publication. No. 3. 66 pp., 1898.
- Social and Industrial Condition of the Negro in Massachusetts. 319 pp. Boston, 1904.
- Siebert, Wm. H.—Underground Railroad. 478 pp. New York, 1898.
- Still, William.—Underground Railroad Records. Hartford, Conn., 1886.
- Schneider, Wilhelm.—Die Culturfähigkeit des Negers. 220 pp. Frankfurt, a. M., 1885.
- Smith, T. W.—The Slave in Canada. In the Collections of the Nova Scotia Historical Society. Vol. 10. Halifax, N. S., 1889.
- Second Annual Report of the Colored Woman's League. 23 pp. Washington, 1895.
- The Southern Workman*, monthly, 37 volumes. Hampton, Va.
- Savings of Black Georgia, W. E. B. DuBois. *Outlook*. 69:128-30.
- Smedley, R. C.—The Underground Railroad. Phila., 1833.
- State Convention of colored men of South Carolina. Proceedings at Columbia, 1883. Columbia, 1883. 6 pp., 8vo.
- Statistical inquiry, A, into the condition of the people of color of the city and the districts of Philadelphia, 1849. 44 pp., 8vo.
- Tuskegee cotton planters in Africa, J. N. Calloway. *Outlook*. 70:772-6.
- Tobin, Father.—A Model Catholic Community of Colored People.
- Upton, Wm. H.—Negro Masonry. 264 pp. Cambridge, Mass., 1902.
- Vass, S. N.—The Progress of the Negro Race. 31 pp. Raleigh, 1906.
- Village Improvement among the Negroes, R. L. Smith. *Outlook*. 64:733-6.
- Walker, David.—Appeal, in Four Articles, together with a Preamble to the Colored Citizens of the World, etc. 66 pp. Boston. Mass., 1829.
- Williams, George W.—History of the Negro Race in America. 2 vol. In one, 481 pp., 611 pp. New York and London, 1882.

Economic Co-operation Among Negro Americans

Part 1. The Background

Section 1. The Scope of this Study

In 1898 the Atlanta Conference made a limited study entitled "Some Efforts of American Negroes for their Own Social Betterment." The present study is a continuation and enlargement of this initial study made nearly ten years ago, with certain limitations and changes. The question set before us in the present study is: How far is there and has there been among Negro Americans a conscious effort at mutual aid in earning a living? In answering this question we must first consider just how broad an interpretation we are giving to the phrase, "earning a living." In a highly developed economic society like that which surrounds us here in America and in other countries under the lead of European civilization, the phrase "earning a living" is pretty clear, because there are large numbers of persons engaged simply or principally in that occupation; and all persons recognize the efforts toward earning a living as a distinct set of efforts in their general life. It must be remembered, however, that this situation is, to an extent, abnormal; that neither in the undeveloped races nor in the fully developed Race, when it comes, will earning a living as such, occupy the large space that it does today in human endeavor. Among the semi-civilized races the work of getting the material things necessary for life is looked upon as incidental to a great many other larger and, in their opinion, better things, such as hunting, resting, eating and perhaps carousing. So, too, in an ideal community, we would expect that the purely economic efforts to supply human beings at least with the necessities of life would occupy a comparatively small part of the community for short spaces of time.

All this is trite, but we must not forget it, as we are apt to do, when we come to study a group like of the Negro American, which has not reached the economic development of the surrounding nation, and which perhaps never will surrender itself entirely to the ideals of the surrounding group. We must not expect, for instance, to find a separately developed economic life among the Negroes except as they became under compulsion a part of the economic life of the nation before emancipation; and except as they have become since the emancipation, a part of the great working force. So far as their own inner economic efforts are concerned we must expect in looking over their history to find great strivings in religious development, in political life and in efforts at education. And so completely do these cultural aspects of their group efforts overshadow the economic efforts that at

first a student is tempted to think that there has been no inner economic co-operation, or at least that it has only come to the fore in the last two or three decades. But this is not so. While to be sure the religious motive was uppermost during the time of slavery, for instance, so far as group action among the Negroes were concerned, even then it had an economic tinge, and more so since slavery, has Negro religion had its economic side; so, too, the political striving after the war was a matter even more largely of economic welfare than it was of political preferment so far as the great mass of the race was concerned. And then and now the strife for education is, if not primarily, certainly to a very large extent an effort at earning a living in some manner which will satisfy the higher cravings of the rising classes of Negroes. When, therefore, we take up under the head of economic co-operation such institutions as the church, such movements as the Exodus of 1879 and the matter of schools, etc., it is from the economic side that we are studying these things, and because this economic side was really of very great importance and significance.

Then again we are studying the conscious effort in economic lines not, primarily, so far as individual effort is concerned, but so far as these efforts are combined in some sort of effort for mutual aid, that is: it is a matter of group co-operation that we have before us. Now this brings certain difficulties because a race in the state of development in which the Negro American is today must of necessity depend tremendously upon the individual leader. He is in the period of special individual development, and while the group development is going on rapidly, yet it is the individual as yet who stands forth. Consequently very often we must touch upon individual effort and touch upon things which strictly speaking are not co-operative, in the narrow sense, and yet in the present state of Negro development they have a significance which is co-operative, because the leader has been called forth by a group movement and not simply for his own aggrandizement. In other words, the kind of co-operation which we are going to find among the Negro Americans is not always democratic co-operation; very often the group organization is aristocratic and even monarchic, and yet it is co-operation, and the autocracy holds its leadership by the vote of the mass, and even the monarch does the same, as in the case of the small Baptist church.

Finally a study like this must throw great light upon the development of all social classes. We are apt to say that in Economics and in the Social Sciences we cannot segregate the class and make the "crucial test," as we can in certain physical experiments. This is true in a great many cases, but it is not universally true, as witness the present instance, where we have a segregation, and where we can study a class by itself. Moreover the analogy goes still further: The rise of a lower social class in any community is in no wise different from the development of a race; in fact, we realize in studying races, and particularly primitive races as we have them today in contact with more highly developed races, that what we have going on around us every day in civ-

ilized society is the same thing in microcosm which the world has seen going on from the beginning: that whereas in the world we have separate large groups in varying degrees of civilization and development, and they gradually rise and fall and sometimes even change their relative positions, so, too, in any separate group or nation, we have smaller groups with differing developments, and these classes into which the group is divided, are coming forward or retrograding in the same way, and with many of the same phenomena. Therefore, a study of the Negro American in the United States today in his economic aspect, as well as in other aspects, throws peculiar light upon the problems of all social classes in a great modern nation.

Section 2. Africa

It used to be assumed in studying the Negro American that in any development we might safely begin with zero so far as Africa is concerned; the later studies are more and more convincing us that this former attitude has been wrong, and that always in explaining the development in America of the Negro we must look back upon a considerable past development in Africa. We have, therefore, first to ask ourselves in this study, How far are there traces in Africa of economic life and economic co-operation among Negroes?

Ratzel thoughtfully says: "Even in earlier days a deeper thinker might not have agreed with our great, but in this respect short-sighted historical philosophers, who held that Africa was only in the ante-chamber of universal history. The land which bore Egypt and Carthage will always be of importance in the world's history; and even the transplantation without their will of millions of Africans to America remains an event having most important consequences. But since Africa, both politically and economically, has been brought nearer to us, the above mentioned idea has had altogether to give way. That continent, the greatest portion of which longest remained a *terra incognita*, has suddenly been called on to play a great part in the history of the expansion of the European races. In our days Africa has become the scene of a great movement, which must fix its destiny in history for thousands of years. While a century ago the great political and trading powers were still merely hanging on like leeches to its outskirts, today the "spheres of interest," domains of power of which the extent is not yet known even to their owner, are meeting in the far interior of the continent. Herewith for the first time Europeans are coming into very close connections with the most vigorous shoot of the dark branches of nations, on the soil most appropriate to it, but to them in the first place by no means favorable. Now it will be decided whether much or little of these, the oldest of all now living stocks, will pass into mankind of the remoter future. And this is one of the greatest problems of the history of the world, which must be the history of mankind."

Not only is there this new attitude toward the meaning of Africa as a whole, but we are also revising our ideas as to the exact status of Africa

in its development toward civilization. We are beginning to see that the Africans, notwithstanding the fact that they have not reached European culture, nevertheless have made great advances. In 1885 Dr. Wilhelm Schneider summed up the cultural accomplishments of the Negro by bringing together the testimonies of African travellers up to that time. If we take from that excellent summing up the condition of the African in economic organization we shall have a fairly trustworthy picture. Schneider first takes up the matter of agriculture, and says that the Negro pursues agriculture together with cattle raising and dairying. Sheep, goats and chickens are domestic animals all over Africa, and cows are raised in regions where grass grows. Von Franzius considers Africa the home of the house cattle and the Negro as the original tamer.

Northeastern Africa especially is noted for agriculture, cattle raising and fruit culture. In the eastern Soudan and among the great Bantu tribes extending from the Soudan down toward the south, cattle are evidences of wealth, one tribe, for instance, having so many oxen that each village had ten or twelve thousand head. Lenz (1884), Bouet-Willaumez (1848), Hecquard (1854), Bosman (1805), and Baker (1868), all bear witness to this, and Schweinfurth (1878), tells us of great cattle parks with 2,000-3,000 head, and of numerous agricultural and cattle raising tribes. Von der Decken (1859-61), describes the paradise of the dwellers about Kilimanjaro—the bananas, fruit, beans, and peas, and cattle raising with stall-feed, the fertilizing of the fields, and irrigation. The Negroid Gallas have seven or eight cattle to each inhabitant. Cameron (1877), tells of villages so clean, with huts so artistic, that—save in book knowledge—the people occupied no low plane of civilization. Livingstone bears witness to the busy cattle raising of the Bantus and Kaffirs.

Hulub (1881), and Chapman (1868), tell of agriculture and fruit raising in South Africa. Shütt (1884), found the tribes in the Southwestern basin of the Congo with sheep, swine, goats and cattle. The African elephant, however, never was tamed by the natives in later years, partly because he is much wilder than the Indian.

Schneider sums up the Africans' accomplishments in handwork and industry by quoting Soyaux on Africans, as follows: "Whoever denies to them independent invention and individual taste in their work, either shuts his eyes intentionally before perfectly evident facts, or lack of knowledge renders him an incompetent judge." Gabriel de Mortillet (1883), declares them the only iron users among primitive people, and at any rate they are far beyond others in the development of iron industry, and their work bears strong resemblance to that of the ancient Egyptians. Some would therefore argue that the Negro learned it from other folk, but Andree declares that the Negro developed his own "Iron Kingdom," and still others believe that from him it spread to Europe and Asia.*

*Cf. Boas, in our day.

Various tribes have been described: Baker and Felkin tell of smiths of wonderful adroitness, goat-skins prepared better than a European tailor could do, drinking cups and kegs of remarkable symmetry and polished clay floors. Schweinfurth says: "The arrow and spear heads are of the finest and most artistic work; their bristle-like barbs and points are baffling when one knows how few tools these smiths have." Excellent wood-carving is found among the Bongo, Ovambo and Makololo. Pottery and basketry and careful hut-building distinguish many tribes. The Monbuttu work both iron and copper. "The masterpieces of the Monbuttu smiths are the fine chains worn as ornaments, and which in perfection of form and fineness compare well with our best steel chains." Such chains are hardened by hammering. Barth found copper exported from central Africa in competition with European copper at Kano.

Nor is the iron industry confined to the Soudan. About the great lakes and other parts of central Africa it is widely distributed. Thornton says: "This iron industry proves that the East Africans stand by no means on so low a plane of culture as many travellers would have us think. It is unnecessary to be reminded that a people who without instruction and with the rudest tools do such skilled work, could do if furnished with steel tools. Arrows made east of Lake Nyanza were found to be nearly as good as the best Swedish iron in Birmingham. From Egypt to the cape Livingstone assures us that the mortar and pestle, the long handled axe, the goat skin bellows, etc., have the same form, size, etc., pointing to a migration southwestward. Holub (1879), on the Zambesi found fine workers in iron and bronze (copper and tin). The Bantu huts contain spoons, wooden dishes, milk pails, calabashes, handmills and axes. Kaffirs and Zulus, in the extreme south, are good smiths and the latter melt copper and tin together and draw wire from it, according to Kranz (1880). West of the Great Lakes, Stanley (1878), found wonderful examples of smith work: figures worked out of brass and much work in copper. Cameron (1878), saw vases made near Lake Tanganyika which reminded him of the amphoræ in the Villa of Diomedes, Pompeii. Horn (1882), praises tribes here for iron and copper work. Livingstone (1871), passed thirty smelting houses in one journey and Cameron came across bellows with valves, and tribes who used knives in eating. He found tribes which no Europeans had ever visited, who made ingots of copper in the form of St. Andrew's cross, which circulated even to the coast. In the southern Congo basin iron and copper are worked; also wood and ivory carving and pottery are pursued. In equatorial west Africa, Lenz and Du Chaillu (1861), found the iron workers with charcoal, and also carvers of bone and ivory. Near Cape Lopez, Hübbe-Schleiden found tribes making ivory needles inlaid with ebony, while the arms and dishes of the Osaka are found among many tribes even as far as the Atlantic ocean. Wilson (1856), found natives in West Africa who could repair American watches.

The Ashanti are renowned weavers and dyers, smiths and founders. Gold coast Negroes make gold rings and chains, forming the metal into

all kinds of forms. Soyaux says: "The works in relief which natives of Lower Guinea carve with their own knives out of ivory and hippopotamus teeth, are really entitled to be called works of art, and many wooden figures of fetiches in the Ethnographical Museum of Berlin show some understanding of the proportions of the human body." Great Bassam is called by Hecquard the "Fatherland of Smiths." The Mandingo in the Northwest are remarkable workers in iron, silver and gold, we are told by Mungo Park (1800), while there is a mass of testimony as to the work in the northwest of Africa in gold, tin, weaving and dyeing. Caillé found the Negroes in Bambana manufacturing gunpowder (1824-8), and the Haussa make soap; so, too, Negroes in Uganda and other parts have made guns after seeing European models.

On the whole, as Herman Soyaux says: in art and industry the accomplishment of the African Negro is in many respects far beyond expectation and at least shows what they might do in more favorable surroundings; and Lenz adds: "Our sharpest European merchants, even Jews and Armenians, can learn much from the cunning of the Negro in trade."*

Coming down to later writers, we find Ratzel testifying that:

Among all the great groups of the "natural" races, the Negroes are the best and keenest tillers of the ground. A minority despise agriculture and breed cattle; many combine both occupations. Among the genuine tillers, the whole life of the family is taken up in agriculture; and hence the months are by preference called after the operations which they demand. Constant clearings change forests to fields, and the ground is manured with the ashes of the burnt thicket. In the middle of the fields rise the light watch-towers, from which a watchman scares grain-eating birds and other thieves. An African cultivated landscape is incomplete without barns. The rapidity with which, when newly imported, the most various forms of cultivation spread in Africa says much for the attention which is devoted to this branch of economy. Industries, again, which may be called agricultural, like the preparation of meal from millet and other crops, also from cassava, the fabrication of fermented drinks from grain, or the manufacture of cotton, are widely known and sedulously fostered. †

Bücher says:

That travellers have often described the deep impression made upon them when, on coming out of the dreary primeval forest, they happened suddenly upon the well-tended fields of the natives. In the more thickly populated parts of Africa these fields often stretch for many a mile, and the assiduous care of the Negro women shines in all the brighter light when we consider the insecurity of life, the constant feuds and pillages, in which no one knows whether he will in the end be able to harvest what he has sown. Livingstone gives somewhere a graphic description of the devastations wrought by slave hunts; the people are lying about slain, the dwellings were demolished; in the fields, however, the grain was ripening and there was none to harvest it.‡

The economic organization thus indicated is moreover arranged for purposes of trade. Bücher says:

* Schneider: *Culturfaehigkeit des Negers*.

† Ratzel, II., 380-381.

‡ Buecher (Wickett), p. 47.

Travellers have often observed this tribal or local development of industrial technique. "The native villages," relates a Belgian observer of the lower Congo, "are often situated in groups. Their activities are based upon reciprocity, and they are to a certain extent the complements of one another. Each group has its more or less strongly defined specialty. One carries on fishing, another produces palm wine; a third devotes itself to trade and is broker for the others, supplying the community with all products from outside; another has reserved to itself work in iron and copper, making weapons for war and hunting, various utensils, etc. None may, however, pass beyond the sphere of its own specialty without exposing itself to the risk of being universally proscribed." From the Boango Coast, Bastian tells of a great number of similar centres for special products of domestic industry. Loango excels in mats and fishing baskets, while the carving of elephants' tusks is specially followed in Chilungo. The so-called "Mafooka" hats with raised patterns are drawn chiefly from the bordering country of Kakongo and Mayumbe. In Bakunya are made potter's wares, which are in great demand, in Basanza excellent swords, in Basundi especially beautiful ornamented copper rings, and the Zaire clever wood and tablet carvings, in Loango ornamented clothes and intricately designed mats, in Mayumbe clothing of finely woven mat-work, in Kakongo embroidered hats and also burnt clay pitchers, and among the Bayakas and Mantetjes stuffs of woven grass.*

A recent native African writer thus describes the trade organization of Ashanti:

The king of Ashanti knew most of these merchant princes and His Majesty, at stated times in the commercial year, sent some of his head tradesmen with gold dust, ivory and other products to the coast to his merchant friends in exchange for Manchester goods and other articles of European manufacture. In one visit the caravan cleared off several hundred bales of cotton goods which found their way into the utmost parts of Soudan.

It was a part of the state system of Ashanti to encourage trade. The king once in every forty days, at the Adai custom, distributed among a number of chiefs various sums of gold dust with a charge to turn the same to good account. These chiefs then sent down to the coast caravans of tradesmen, some of whom would be their slaves, sometimes some two to three hundred strong, to barter ivory for European goods, or buy such goods with gold dust, which the king obtained from the royal alluvial workings. Down to 1873 a constant stream of Ashanti traders might be seen daily wending their way to the coast and back again, yielding more certain wealth and prosperity to the merchants of the Gold Coast and Great Britain than may be expected for sometime yet to come from the mining industry and railway development put together. The trade chiefs would, in due time, render a faithful account to the king's stewards, being allowed to retain a fair portion of the profit. In the king's household, too, he would have special men who directly traded for him. Important chiefs carried on the same system of trading with the coast as did the king. Thus every member of the state from the king downwards, took an active interest in the promotion of trade and in the keeping open of trade routes into the interior.

Nor was the Fanti petty trader left in the lurch; for, while the merchant princes drove magnificent trade with the caravans from Ashanti, the native petty trader hawked his goods to great advantage in the intermediate towns and villages, his customers being private speculators from the interior.

* Buecher's *Industrial Evolution* (Wickett), pp. 57-8.

Often the men in the coast towns acted as middlemen between men of the interior tribes coming down to trade with the merchant houses, and gained an honest means of livelihood in that way.

Some of the chiefs in the intermediate districts would sometimes prove obstreperous to the caravans coming down, which became a grievance to His Majesty, the king of Ashanti, whose ruffled temper would often be smoothed down by diplomatic messages and an exchange of presents. Thus all went merrily and the country prospered until the dawn of that evil day when its protectors, instead of letting well enough alone, began to meddle with unscientific hands in the working of its state system.*

Ratzel describes further the market places:

From the Fish river to Kuka, and from Lagos to Zanzibar, the market is the centre of all the more stirring life in Negro communities, and attempts to train him to culture have made their most effectual start from this tendency. Trade is a great implement of civilization for Africa; and this is as true of the furthest interior whither Europeans or Africans seldom penetrate, as of the places on the coast. In the larger localities, like Ujiji and Nyangwe, permanent markets of more than local importance are found. Everything can be bought and sold here, from the commonest earthenware pots to the prettiest girls from Usukuma. Hither flock from 1,000 to 3,000 natives of both sexes and various ages. How like is the market traffic, with all its uproar and sound of human voices, to one of our own markets! There is the same rivalry in praising the goods, the violent, brisk movements, the expressive gesture, the inquiring, searching glance, the changing looks of depreciation or triumph, of apprehension, delight, approbation. So says Stanley. Trade customs are not everywhere alike. If when negotiating with the Bangalas of Angola you do not quickly give them what they want, they go away and do not come back. Then perhaps they try to get possession of the coveted object by means of theft. It is otherwise with the Songos and Kiokos, who let you deal with them in the usual way. To buy even some small article you must go to the market; people avoid trading anywhere else. If a man says to another: "Sell me this hen," or "that fruit," the answer as a rule will be "Come to the market place." The crowd gives confidence to individuals, and the inviolability of the visitor to the market, and of the market itself, looks like an idea of justice consecrated by long practice. Does not this remind us of the old Germanic "market place?"†

He adds, with regard to roads:

The permanent caravan roads call for special attention. They are of the greatest importance to the culture of Africa at large, since they have long formed the channels through which every stimulus to culture found its way from foreign countries into the interior. The most important of all come in from the east, since they lead directly into the heart of the Negro countries. The south and west, too, are less favored in this respect; only the Portuguese road to Cazembe's country had a certain importance here. The northern roads throughout the desert to the Soudan, however, do not lead directly to the Negroes, but at first into the mixed states of the Canooris, Fulbes and Arabs, whose intercourse with the Negroes to the south unhappily results, as in the case of the old Egyptians, in slavery.

In the east, however, not foreigners but the Negroes themselves have been active in the caravan trade. Here is the true seat of the trade in Negroes:

* Hayford, pp. 95-97.

† Ratzel, p. 376.

here especially the porter system is organized. It was formerly far easier to reach Uganda or Ujiji from Bagamoyo than Stanley Pool from the mouth of the Congo. The Wanyamwesi, those talented, keen traders and colonists, have made their roads to the coast from time immemorial. When one was closed by war or a blood feud, they opened up another; but the caravans proper—called *Safari* in Kiswaheli, *Lugendo* in Kinyamwesi—for long consisted only of hired porters from the coast. Burton states that it was only shortly before this time that the inhabitants of the coast began to go on this business.*

As to money Ratzel says:

Where [African] trade with Arabs or Europeans begins, beads are almost indispensable in any trade transactions. The quality in demand is not always the same, but is in a certain degree governed by the fashion. Even in the sixteenth century beads had a currency value among the inhabitants of the Angola coast, and the old Venetian beads which are found, quite worn down, in graves, point to the still greater antiquity of this tendency. But excessive importation has everywhere caused a rapid fall in value. Glass beads depreciate more and more every year, and now serve only the object of feminine vanity; it is long, says Schweinfurth, since they were hoarded as treasures and buried like precious stones. The preference for cowries shows more persistence. These have spread, especially from east Africa, as money; but even in the sixteenth century they were in use on the west coast. They were however given up, as too heavy, in places where they no longer had a high value. Cowries are also used as dice. In Nyangwe, besides the cowries, slaves and goats were generally current in Cameron's time.

On the upper Nile copper and brass have commonly taken their place, and in the form of rings have a money value throughout Equatorial Africa. Besides these iron—axes and rings—are in circulation, also pieces of iron shaped like horse-shoes or hoes.

On Lake Bemba three iron hoes were the fare asked of Livingstone for putting ten persons across. Cotton cloth in uselessly narrow strips passes as money in the Soudan to beyond Adamwa, while in Bornu money even takes the form of "tobes" or shirts, never intended for wearing. Cattle are currency among all pastoral races; but, with the exception of Abyssinia and many parts of the Sahara and the Soudan, where sums are reckoned in Maria Theresa dollars, coins have established themselves only in the most progressive and prosperous districts, like Basutoland or the equatorial east coast; now, too, on the Niger.†

Section 3. The West Indies

From such an environment as we have very imperfectly indicated, the Negroes were suddenly snatched and brought first to the West Indies and afterward to the American continent. In this change a great deal of the past organization was destroyed. Still the transition could not utterly break them from the past, and several institutions remained. The first was, of course, the religious institution which showed itself in the beginning of the Negro church. This was especially manifest in the organization called *Obe* or *Obeah* worship; considerable collections were made of money and kind by the *Obi* or Voodoo priests; still the organization was scarcely one which one could call economic.

* Ratzel, II:377.

† Ratzel, II:379.

A second survival was that of political organization. This could be seen, of course, in such revolts as that of the Maroons in Jamaica, who set up a political organization and maintained themselves for years; but it can be seen more instructively in the Negro governors of New England. Most persons have looked upon this survival of political organization among the Negroes as simply an imitation of the whites, and a rather ludicrous one; but certain ones have noticed that it was not wholly an imitation and we find moreover that the organization had some political power. Senator Platt, for instance, in his researches tells us that the Negro governor and other officials in Connecticut had no legal power, and yet exercised considerable control over the Negroes throughout the state. The black governor directed the affairs of his people and his directions were obeyed; the black justices tried cases both civil and criminal, and rendered judgments and executed punishments. The idea of the Negroes doing this originated with the Negroes themselves, it seems, for Platt says: "They conceived the project of imitating the whites by establishing a subordinate jurisdiction and jurisprudence of their own. The old Negroes aided in the plan but not without the approbation of their masters, who foresaw that a sort of police managed wholly by the slaves would be more effectual in keeping them within the bounds of morality than if the same authority was exercised by whites." He goes on to say that the judicial department of this government within a government consisted of the governor who sometimes sat at judgment in cases of appeal; the other magistrates and judges tried all charges brought against any Negro by another or by a white person; masters complained to the governor and the magistrates of the delinquencies of their slaves, who were tried, condemned and punished at the discretion of the court. The punishment was sometimes quite severe, and what made it the more effectual was that it was the judgment of their peers, people of their own rank and color. Thus we find surviving in New England for a long time a system of government which must have gone far enough to have some control over the slave as a workman, and was to some extent economic in its effects.*

It is, however, in the West Indies that we find the most direct survival of African economic customs. In Jamaica, for instance, the practice prevailed of giving the Negroes land to cultivate and expecting them to maintain themselves from the product of these lands, giving most of their labor, of course, to the master. The Negroes acquired, therefore, some little property of their own and on holidays and Sundays and on one week day each fortnight they went to market. They took to market not only the things raised on their part of ground, but also some of them made a few coarse manufactures, such as mats, bark ropes, wicket chairs and baskets, earthen jars, pans, etc. Of course these things were relics of their African trade; they could not be as well made because the Negroes did not have more than about sixteen

* Compare Papers of the New Haven Colony Hist. Soc., Vol. VI.

hours a week to cultivate their gardens and to do work of this sort.

Edwards says: "Sunday is their market day and it is wonderful what numbers are then seen hastening from all parts of the country toward the towns and shipping places laden with fruits and vegetables, pigs, goats and poultry, their own property. In Jamaica it is supposed that upwards of ten thousand assemble every Sunday morning in the market of Kingston, where they barter their provisions, etc., for salted beef and pork or fine linens for their wives and children."* We have here, then, a peculiar survival of African economic customs in the new world, and we shall find that in the continental colonies there were traces of the same thing.

Section 4. The Colonies

In the continental colonies the remembrance of the African organization and society was more and more lost sight of. The Negroes had become Americans, speaking another language and forgetting much of the past. The plot of ground which they cultivated for themselves still remained in most cases, but it was supplemented by regular rations from the store-house of the master. Tendencies toward political autonomy still showed themselves in the insurrections that took place from time to time, but these were sternly suppressed and only in a few cases did they gain a wide following. Religious institutions remained and the church gained for itself a wide and ever wider following, but its economic activities were still very much curtailed.

Beneficial and burial societies began to appear, however, even in the time of slavery. We are told, for instance:

The history of the Negro insurance extends far beyond the days of his freedom in this country. While there are no recorded data available, yet from reliable sources we learn that more than seventy-five years ago there existed in every city of any size in Virginia organizations of Negroes having as their object the caring for the sick and the burying of the dead. In but few instances did the society exist openly, as the laws of the time concerning Negroes were such as to make it impossible for this to be done without serious consequences to the participants. History shows that no matter how the oppressed and enslaved may have been watched and hedged in, there was always found a way by which they could get together, and this has been no less true of the Negro in his attempt to combine for mutual protection from the results of sickness and death. Although it was unlawful for Negroes to assemble without the presence of a white man, and so unlawful to allow a congregation of slaves on a plantation without the consent of the master, these organizations existed and held these meetings on the "lots" of some of the law-makers themselves. The general plan seems to have been to select some one who could "read and write" and make him the secretary. The meeting place having been selected, the members would come by "ones and twos," make their payments to the secretary, and quietly withdraw. The book of the secretary was often kept covered up on the bed. In many of the societies each member was known by number and in paying simply announced his number. The president of such a society was usually a privileged slave who had the

* Bryan Edwards: West Indies.

confidence of his or her master and could go and come at will. Thus a form of communication could be kept up between all members. In event of death of a member provision was made for decent burial, and all the members as far as possible obtained permits to attend the funeral. Here and again their plan of getting together was brought into play. In Richmond they would go to the church by ones and twos and there sit as near together as convenient. At the close of the service a line of march would be formed when sufficiently far from the church to make it safe to do. It is reported that the members were faithful to each other and that every obligation was faithfully carried out. This was the first form of insurance known to the Negro from which his family received a benefit.*

As soon as slaves began to be emancipated such beneficial societies began to be openly formed. One of the earliest of these became, eventually, the great African Methodist Church, and its articles of association, made April 12, 1787, are of especial interest:

Preamble of the Free African Society

PHILADELPHIA, 12th, 4th mo., 1787.

Whereas, Absalom Jones and Richard Allen, two men of the African race, who, for their religious life and conversation have obtained a good report among men, these persons, from a love to the people of their complexion whom they beheld with sorrow, because of their irreligious and uncivilized state, often communed together upon this painful and important subject in order to form some kind of religious society, but there being too few to be found under like concern, and those who were, differed in their religious sentiments; with these circumstances they labored for some time, till it was proposed, after a serious communication of sentiments, that a society should be formed, without regard to religious tenets, provided the persons lived an orderly and sober life, in order to support one another in sickness, and for the benefit of their widows and fatherless children.

The following persons were the charter members: Absalom Jones, Richard Allen, Samuel Boston, Joseph Johnson, Cato Freeman, Caesar Cranchell, James Potter and William White.

Articles

17th, 5th mo., 1787.

We, the free Africans and their descendants of the City of Philadelphia, in the state of Pennsylvania, or elsewhere, do unanimously agree, for the benefit of each other, to advance one shilling in Pennsylvania silver currency, a month; and after one year's subscription from the date thereof, then to hand forth to the needy of this society, if any should require, the sum of three shillings and nine pence per week of the said money; provided, this necessity is not brought on them by their own imprudence.

And it is further agreed, that no drunkard nor disorderly person be admitted as a member, and if any should prove disorderly after having been received, the said disorderly person shall be disjoined from us if there is not an amendment, by being informed by two of the members, without having any of his subscription returned.

And if any one should neglect paying his subscription for three months, and after having been informed of the same by two of the members, and no sufficient reason appearing for such neglect, if he do not pay the whole the

* Hampton Negro Conference, No. 8, pp. 43-14.

next ensuing meeting, he shall be disjoined from us by being informed by two of the members as an offender, without having any of his subscription money returned.

Also, if any person neglect meeting every month, for every omission he shall have to pay three pence, except in case of sickness or any other complaint that should require the assistance of the society, then and in such case, he shall be exempt from the fines and subscription during said sickness.

Also, we apprehend it to be just and reasonable, that the surviving widow of the deceased member should enjoy the benefit of this society so long as she remains his widow, complying with the rules thereof, excepting the subscriptions.

And we apprehend it to be necessary that the children of our deceased members be under the care of the society, so far as to pay for the education of their children, if they can not attend the free school; also to put them out as apprentices to suitable trades and places, if required.

Also, that no member shall convene the society together; but it shall be the sole business of the committee, and that only on special occasions, and to dispose of the money in hand to the best advantage for the use of the society, after they are granted the liberty at a monthly meeting, and to transact all other business whatsoever, except that of clerk and treasurer.

And we unanimously agree to choose Joseph Clarke to be our clerk and treasurer; and whenever another should succeed him, it is always understood, that one of the people called Quakers, belonging to one of the three monthly meetings in Philadelphia, is to be chosen to act as clerk and treasurer of this useful institution.

The following persons met, viz: Absalom Jones, Richard Allen, Samuel Boston, Joseph Johnson, Cato Freeman, Cæsar Cranchell and James Potter, and also William White, whose early assistance and useful remarks were found truly profitable. This evening the articles were read, and after some beneficial remarks were made, they were agreed unto.*

In 1790 this society had £42 9s. 1d. on deposit in the Bank of North America.

At about this same time secret societies began to arise. The origin of the Negro Masons was as follows: †

On March 6, 1775, an army lodge attached to one of the regiments stationed under General Gage in or near Boston, Mass., initiated Prince Hall and fourteen other colored men into the mysteries of Freemasonry. From this beginning, with small additions from foreign countries, sprang the Masonry among the Negroes in America. These fifteen brethren were, according to a custom of the day, authorized to assemble as a lodge, "walk on St. John's Day" and bury their dead "in manner and form;" but they did no "work"—made no Masons—until after they had been regularly warranted. They applied to the Grand Lodge of England for a warrant March 2, 1784. It was issued to them as "African Lodge, No. 459," with Prince Hall as Master, September 29, 1784, but—owing to various vexatious misadventures—was not received until April 29, 1787. The lodge was organized under the warrant May 6, 1787. It remained upon the English registry—occasionally contributing to the Grand Charity Fund—until, upon the amalgamation of

* Arnett's Budget, 1901, pp. 93-94.

† Upton: Negro Masonry.

the rival Grand Lodges of the "Moderns" and the "Ancients" into the present United Grand Lodge of England, in 1813, it and the other English lodges in the United States were erased.

Prince Hall, a man of exceptional ability, served in the American Army during the Revolutionary War and, until his death, in 1807, was exceedingly zealous in the cause of Masonry. As early as in 1792 he was styled "Grand Master," and from that date at least he exercised the functions of a Grand Master or Provincial Grand Master.

In 1797 he issued a license to thirteen black men who had been made Masons in England and Ireland to "assemble and work" as a lodge in Philadelphia. Another lodge was organized by his authority in Providence, Rhode Island, for the accommodation of members of African Lodge who resided in that vicinity. This was in accordance with an old usage, the validity of which had then but recently been confirmed by the Grand Lodge of Scotland. In 1808 these three lodges joined in forming the "African Grand Lodge" of Boston, subsequently styled the "Prince Hall Lodge of Massachusetts." Masonry gradually spread over the land.

The second colored Grand Lodge, called the "First Independent African Grand Lodge of North America in and for the Commonwealth of Pennsylvania," was organized in 1815; and the third was the "Hiram Grand Lodge of Pennsylvania." These three Grand bodies fully recognized each other in 1847 by joining in forming a National Grand Lodge, and practically all the Negro lodges in the United States are descended from one or the other of these.

The original warrant of Prince Hall Lodge reads:

To all and every our right Worshipful and loving Brethren, we, Thomas Howard, Earl of Effingham, Lord Howard, etc., etc., acting Grand Master under the authority of His Royal Highness, Henry Frederick, Duke of Cumberland, etc., etc., Grand Master of the Most Ancient and Honorable Society of Free and Accepted Masons, send greeting;

Know Ye, That we, at the humble petition of our right trusty and well beloved Brethren, Prince Hall, Boston Smith, Thomas Sanderson and several other Brethren residing in Boston, New England, in North America, do hereby constitute the said Brethren into a regular Lodge of Free and Accepted Masons, under the title or denomination of the African Lodge, to be opened in Boston aforesaid, and do further, at their said petition, hereby appoint the said Prince Hall to be Master, Boston Smith, Senior Warden, and Thomas Sanderson, Junior Warden, for the opening of the said Lodge and for such further time only as shall be thought proper by the brethren thereof, it being our will that this our appointment of the above officers shall in no wise affect any future election of officers of the Lodge, but that such election shall be regulated agreeable to such by-laws of said Lodge as shall be consistent with the general laws of the society, contained in the Book of Constitutions; and we hereby will and require you, the said Prince Hall, to take especial care that all and every one of the said Brethren are, or have been regularly made Masons, and that they do observe, perform and keep all the rules and orders contained in the Book of Constitutions; and further, that you do, from time to time, cause to be entered in a book kept for the purpose, an account of your proceedings in the Lodge, together with all such rules, orders and regulations,

as shall be made for the good government of the same; that in no wise you omit once in every year to send us, or our successors, Grand Master, or to Roland Holt, Esq., our Deputy Grand Master, for the time being, an account in writing of your said proceedings, and copies of all such rules, orders and regulations as shall be made as aforesaid, together with a list of the members of the Lodge, and such a sum of money as may suit the circumstances of the Lodge and reasonably be expected towards the Grand Charity. Moreover, we hereby will and require you, the said Prince Hall, as soon as conveniently may be, to send an account in writing of what may be done by virtue of these presents.

Given at London, under our hand and seal of Masonry, this 29th day of September, A. L. 5784, A. D. 1784.

By the *Grand Master's Command*.

Witness: WM. WHITE, G. S.

R. HOLT, D. G. M.

Part 2. The Development of Co-operation

Section 5. An Historical Sketch

A sketch of co-operation among the Negro Americans begins naturally with the Negro church. The vast power of the priest in the African state was not fully overcome by slavery and transportation; it still remained on the plantation. The Negro priest, therefore, early became an important figure and "found his function as the interpreter of the supernatural, the comforter of the sorrowing, and the one who expressed rudely but picturesquely the longing, disappointment and resentment of a stolen people. From such beginnings rose and spread with marvellous rapidity the Negro church in America, the first distinctively Negro American social institution. It was not at first by any means a Christian church, but rather an adaptation of those heathen rites which we roughly designate by the term Obi worship or Voodooism. Association and missionary effort soon gave these rites a veneer of Christianity and gradually after two centuries the church became Christian with a Calvinistic creed and with many of the old customs still clinging to the services. It is this historic fact, that the Negro church of today bases itself on one of the few surviving social institutions of the African Fatherland, that accounts for its extraordinary growth and vitality. We must remember that in the United States today there is a church organization for every sixty Negro families." This institution therefore naturally assumed many functions which the other harshly suppressed social organs had to surrender, and especially the church became the center of economic activity as well as of amusement, education and social intercourse.

It was in the church, too, or rather the organization that went by the name of church, that many of the insurrections among the slaves from the sixteenth century down had their origin; we must find in these insurrections a beginning of co-operation which eventually ended in the peaceful economic co-operation. A full list of these insurrections it is impossible to make, but if we take the larger and more significant ones

they will show us the trend. The chief Negro insurrections are as follows:

Revolt of the Maroons, Jamaica.

Uprising in Danish Islands.

New York, 1712.

Cato of Stono, South Carolina, 1734.

New York, 1741.

San Domingo, 1791.

Gabriel, Virginia, 1800.

Vesey, South Carolina, 1822.

Nat Turner, Virginia, 1831.

Both Vesey and Turner were preachers and used the church as a center of their plots; Gabriel and Cato may have been preachers, although this is not known.

These insurrections fall into three categories: unorganized outbursts of fury, as in the Danish Islands and in early Carolina; military organizations, as in the case of the Maroons; movements of small knots of conspirators, as in New York in 1712 and 1741; and carefully planned efforts at widespread co-operation for freedom, as in the case of San Domingo, and the uprisings under Cato, Gabriel, Vesey and Turner. It was these latter that in most cases grew out of the church organizations.

It was the fact that the Negro church thus loaned itself to insurrection and plot that led to its partial suppression and careful oversight in the latter part of the seventeenth and again in the eighteenth and early nineteenth centuries. Nevertheless there arose out of the church in the latter part of the eighteenth and early in the nineteenth centuries the beneficial society, a small and usually clandestine organization for burying the dead; this development usually took place in cities. From the beneficial society arose naturally after emancipation the other co-operative movements: secret societies (which may date back even beyond the church in some way, although there is no tangible proof of this), and cemeteries which began to be bought and arranged for very early in the history of the church. The same sort of movement that started the cemeteries brought the hospital in the latter part of the nineteenth century, and from the secret societies came the homes and orphanages. Out of the beneficial society also developed late in the nineteenth century the first attempts at co-operative business, and still later the insurance societies, out of which came the banks in the last ten years.

Meantime, however, the spirit of insurrection and revolt had found outlet earlier than by this slower development.

There was early discovered an easier method of attaining freedom than by insurrection and that was by flight to the free states. In the West Indies this safety valve was wanting and the result was San Domingo. In America freedom cleared a refuge for slaves as follows:

Vermont, 1779.

Massachusetts, 1780.

Pennsylvania, 1780.

New Hampshire, 1783.

Connecticut, 1784.

Rhode Island, 1784.

Northwest Territory, 1787.

New York, 1799.

New Jersey, 1804.

Consequently we find that the spirit of revolt which tried to co-operate by means of insurrection led to widespread organization for the rescue of fugitive slaves among Negroes themselves, and developed before the war in the North and during and after the war in the South, into various co-operative efforts toward economic emancipation and land-buying. Gradually these efforts led to co-operative business, building and loan associations and trade unions. On the other hand, the Underground Railroad led directly to various efforts at migration, especially to Canada, and in some cases to Africa. These migrations in our day have led to certain Negro towns and settlements; and finally from the efforts at migration began the various conventions of Negroes which have endeavored to organize them into one national body, and give them a group consciousness. Let us now notice in detail certain of these steps toward co-operation. We have already spoken of insurrections and can now take up the Underground Railroad and the co-operative efforts during emancipation, and the various schemes of migration.

Section 6. The Underground Railroad

From the beginning of the nineteenth century slaves began to escape in considerable numbers from the region south of Mason and Dixon's line and the Ohio to the North. Even here, however, they were not safe from the fugitive slave laws, and soon after 1812 the Negro soldiers and sailors discovered a surer refuge in Canada and the tide set thither. Gradually between 1830 and 1850 there were signs of definite concerted co-operation to assist fugitives which came to be known as the Underground Railroad. The organization is best known from the side of the white abolitionists who aided and sheltered the fugitives and furnished them means.

But it must not be forgotten that back of these helpers must have lain a more or less conscious co-operation and organization on the part of the colored people. In the first place, the running away of slaves was too systematic to be accidental; without doubt there was widespread knowledge of paths and places and times for going. Constant communication between the land of freedom and the slave states must be kept up by persons going and coming, and there can be no doubt but that the Negro organization back of the Underground Railroad was widespread and very effective. Redpath, writing just before the war, says: "In the Canadian provinces there are thousands of fugitive slaves; they are the picked men of the Southern states, many of them are intelligent and rich and all of them are deadly enemies of the South;

five hundred of them at least annually visit the slave states, passing from Florida to Harper's Ferry on heroic errands of mercy and deliverance. They have carried the Underground Railroad and the Underground Telegraph into nearly every Southern state. Here obviously is a power of great importance for a war of liberation." Siebert says that in the South much secret aid was rendered the fugitives by persons of their own race, and he gives instances in numbers of border states where colored persons were in charge of the runaways. Frederick Douglass' connection with the Underground Railroad began long before he himself left the South. In the North people of the African race would be found in most communities, and in many cases they became energetic workers.

It was natural that Negro settlements in the free states should be resorted to by fugitive slaves. The colored people of Greenwich, New Jersey, the Stewart settlement of Jackson county, Ohio, the Upper and Lower Camps, Brown county, Ohio, and the colored settlement, Hamilton county, Indiana, were active. The list of towns and cities in which the Negroes became co-workers with white persons in harboring and concealing runaways is a long one. Oberlin, Portsmouth and Cincinnati, Ohio; Detroit, Michigan; Philadelphia, Pennsylvania, and Boston, Massachusetts, will suffice as examples. Negro settlements in the interior of the free states, as well as along their southern frontier, soon came to form important links in the chain of stations leading from the Southern states to Canada.*

In the list of Underground Railway operators given by Siebert there are 128 names of Negroes, and Negroes were on the vigilant committees of most of the larger towns, including Boston, Syracuse, Springfield and Philadelphia.

The largest number of abduction cases occurred through the activities of those well disposed towards fugitives by the attachments of race. There were many Negroes, enslaved and free, along the southern boundaries of New Jersey, Pennsylvania, Ohio, Indiana, Illinois and Iowa, whose opportunities were numerous for conveying fugitives to free soil with slight risk to themselves. These persons sometimes did scarcely more than ferry runaways across streams or direct them to the home of friends residing near the line of free states. In the vicinity of Martin's Ferry, Ohio, there lived a colored man who frequented the Virginia shore for the purpose of persuading slaves to run away. He was in the habit of imparting the necessary information and then displaying himself in an intoxicated condition, feigned or real, to avoid suspicion. At last he was found out, but escaped by betaking himself to Canada. In the neighborhood of Portsmouth, Ohio, slaves were conveyed across the river by one Poindexter, a barber of the town of Jackson. In Baltimore, Maryland, two colored women who engaged in selling vegetables, were efficient in starting fugitives on the way to Philadelphia. At Louisville, Kentucky, Wash Spradley, a shrewd Negro, was instrumental in helping many of his enslaved brethren out of bondage. These few instances will suffice to illustrate the secret enterprises conducted by colored persons on both sides of the sectional line once dividing the North from the South.

Another class of colored persons that undertook the work of delivering some of their race from cruel uncertainties of slavery may be found among the

* Siebert, 32, 91.

refugees of Canada. Describing the early development of the movement of slaves to Canada, Dr. Samuel G. Howe says of these persons: "Some, not content with personal freedom and happiness, went secretly back to their old homes and brought away their wives and children at much peril and cost." It has been said that the number of these persons visiting the South annually was about five hundred. Mr. D. B. Hodge, of Lloydsville, Ohio, gives the case of a Negro that went to Canada by way of New Athens, and in the course of a year returned over the same route, went to Kentucky, and brought away his wife and two children, making his pilgrimage northward again after the lapse of about two months. Another case, reported by Mr. N. C. Buswell of Nefouset, Illinois, is as follows: "A slave, Charlie, belonging to a Missouri planter living near Quincy, Illinois, escaped to Canada by way of one of the underground routes. Ere long he decided to return and get his wife, but found that she had been sold South. When making his second journey eastward he brought with him a family of slaves who preferred freedom to remaining as the chattels of his old master. This was the first of a number of such trips made by the fugitive, Charlie. Mr. Seth Linton, who was familiar with the work on a line of this road running through Clinton county, Ohio, reports that a fugitive that had passed along the route returned after some months, saying he had come back to rescue his wife. His absence in the slave state continued so long that it was feared he had been captured, but after some weeks he reappeared, bringing his wife and her father with him. He told of having seen many slaves in the country and said they would be along as soon as they could escape."*

The stations at Mechanicsburg were among the most widely known in central and southern Ohio. They received fugitives from at least three regular routes, and doubtless had "switch connections" with other lines. Passengers were taken northward over one of the three, perhaps, four roads, and as one or two of these lay through pro-slavery neighborhoods a brave and experienced agent was almost indispensable. George W. S. Lucas, a colored man of Salem, Columbiana county, Ohio, made frequent trips with the closed carriage of Philip Evans between Barnesville, New Philadelphia and Cadiz, and two stations, Ashtabula and Painesville, on the shore of Lake Erie. Occasionally Mr. Lucas conducted parties to Cleveland and Sandusky and Toledo, but in such cases he went on foot or by stage. His trips were sometimes a hundred miles and more in length. George L. Burroughes, a colored man at Cairo, Illinois, became an agent for the Underground Road in 1857 while acting as porter of a sleeping car running on the Illinois Central Railroad between Cairo and Chicago. At Albany, New York, Stephen Myers, a Negro, was an agent of the Underground Road for a wide extent of territory. At Detroit there were several agents, among them George DeBaptiste and George Dolarson.[†]

The most celebrated of these abductors were Harriet Tubman and Josiah Henson, who are said to have been the means of releasing many hundreds of slaves from slavery.

Outside of this general co-operation there was, however, evidence of real organization among the Negroes. Hinton says that John Brown knew of this secret organization and sought to take advantage of it. Gill also testifies to the same organization; extracts from their writing will show their knowledge of this more secret co-operation:

* Siebert, 151.

† Siebert, 70.

On leaving Boston, March 8th, he [i. e., John Brown] carried with him \$500 in gold and assurance of other support. He passed through New York on the 2d, preferring to go around rather than take the risk of being recognized in western Massachusetts. On the 10th of March Frederick Douglass, Henry Highland Garnett of New York, Stephen Smith and William Still of Philadelphia, [all colored] with John Brown, Jr., met the captain in conference at the dwelling of either Smith or Still. Of course the object of these was to find out the Underground Railroad routes and stations, to ascertain the persons who were actually to be relied upon, places to stop at, means of conveyance, and especially to learn of the colored men who could be trusted. The Philadelphia conference must have gone over this ground with the two Browns, and the experience of those who were the most active of Underground Railroad directors in that section, could not but have been useful. . . . John Brown's purpose in calling and holding the convention at Chatham, Canada West, was in harmony with the conception and plans he had evolved. There was a large number of colored residents under the British flag. They were mainly fugitive slaves, among whom were many bold, even daring men. In the section of which Chatham was one of the centers, considerable direction had been given to the settlement of these people. There were among them (and still are) a good many farmers, mechanics, storekeepers, as well as laborers. It would not be correct to say that no prejudice existed against them, but it was not strong enough, as in the land from which they fled, to prevent industry and sobriety from having a fair chance, while intelligence, well directed, made its way to civic and business recognition. There were probably not less than 75,000 fugitive residents in Canada West at the time of the Chatham gathering. Their presence, well-ordered lives and fair degree of prosperity, had brought also to live with them as doctors, clergymen, teachers, lawyers, printers, surveyors, etc., educated freemen of their own race. Martin Delany, a physician, editor, ethnologist and naturalist, was one of them. Mr. Holden, a well-trained surveyor and civil engineer, at whose residence in Chatham John Brown stayed, the Rev. William Charles Munroe, Osborne Perry Anderson and others, were among these helpers. But it was not simply the presence of these forces which took John Brown to Chatham. As one may naturally understand, looking at conditions then existing, there existed something of an organization to assist fugitives and for resistance to their masters. It was found all along the borders from Syracuse, New York, to Detroit, Michigan. As none but colored men were admitted into direct and active membership with this "League of Freedom," it is quite difficult to trace its workings or know how far its ramifications extended. One of the most interesting phases of slave life, so far as the whites were enabled to see or impinge upon it, was the extent and rapidity of communication among them. Four geographical lines seem to have been chiefly followed. One was that of the coast south of the Potomac, whose almost continuous line of swamps from the vicinity of Norfolk, Va., to the northern border of Florida afforded a refuge for many who could not escape and became "marooned" in their depths, while giving facility to the more enduring to work their way out to the North Star Land. The great Appalachian range and its abutting mountains were long a rugged, lonely, but comparatively safe route to freedom. It was used, too, for many years. Doubtless a knowledge of that fact, for John Brown was always an active Underground Railroad man, had very much to do, apart from its immediate use strategically considered, with the captain's decision to begin operations therein. Harriet Tubman, whom John Brown met for the first time at St. Catherine's in March or April, 1858, was a constant user of the Appalach-

ian route in her efforts to aid escaping slaves. "Moses," as Mrs. Tubman was called by her own people, was a most remarkable black woman, unlettered and very negrine, but with a great degree of intelligence and perceptive insight, amazing courage and a simple steadfastness of devotion which lifts her career into the ranks of heroism. Herself a fugitive slave, she devoted her life after her own freedom was won, to the work of aiding others to escape. First and last Harriet brought out several thousand slaves. John Brown always called her "General," and once introduced her to Wendell Phillips by saying, "I bring you one of the best and bravest persons on this continent—General Tubman, as we call her." William Lambert, who died in Detroit a few years since, being very nearly one hundred years old, was another of those of the race who devoted themselves to the work for which John Brown hoped to strike a culminating blow. Between 1829 and 1862—thirty-three years—William is reported to have aided in the escape of 30,000 slaves. He lived in Detroit, and was one of the foremost representatives of his people in both Michigan and Ontario. Underground Railroad operations culminating chiefly at Cleveland, Sandusky and Detroit, led by broad and defined routes through Ohio to the border of Kentucky. Through that state in the heart of the Cumberland mountains, northern Georgia, east Tennessee and northern Alabama, the limestone caves of the region served a useful purpose. And it is a fact that the colored people living in Ohio were often bolder and more determined than was the rule elsewhere. The Ohio-Kentucky routes probably served more fugitives than others in the North. The valley of the Mississippi was the most westerly channel until Kansas opened a bolder way of escape from the Southwest slave section. John Brown knew whatever was to be known of all this unrest, and he also must have known of the secret organization which George B. Gill mentions in his interesting paper. This organization served a purpose of some value to the government in the earlier parts of the Civil War, a fact that lies within my own knowledge, and then fell into disuse as the hours moved swifter to the one in which the gateway of the Union swung aside, and the pathway of the law opened, to allow the colored American to reach emancipation and citizenship.

Dr. Alexander Milton Ross, in a letter January 21st, 1893, says: *

Now in reference to the "Liberty League," I was one of their members at large; Gerrit Smith and Lewis Tappan were the others. As to the actual members I had very little acquaintance. I knew of George J. Reynolds of Hamilton (Sandusky, also), George W. Brown and Glover Harrison of this city (Toronto). The branch of the League in Upper Canada had no connection with the armed and drilled men along the United States border, whose duty it was to help the slaves to escape to Canada. Of course I knew many of them—Liberators, as they were called,—from Erie to Sandusky and Cleveland.

The list of the men who met John Brown in the celebrated Chatham convention also shows the large number of co-workers, whom he tried to get to help him at Harper's Ferry. The names of the members of the Chatham convention were: *William Charles Monroe, G. J. Reynolds, J. C. Grant, A. J. Smith, James Monroe Jones, George B. Gill, M. F. Bailey, William Lambert, S. Hinton, John J. Jackson, Osborne P. Anderson, Alfred Whipper, C. W. Moffett, James M. Bell, W. H. Lehman, Alfred M. Ellsworth, John E. Cook, Steward Taylor, James*

* Hinton: John Brown and His Men.

W. Purnell, George Akin, Stephen Dettin, Thomas Hickerson, John Cannel, Robinson Alexander, Richard Realf, Thomas F. Cary, Richard Richardson, Luke F. Parsons, Thos. M. Kennard, Jeremiah Anderson, J. H. Delaney, Robert Van Vauken, Thos. M. Stringer, Charles P. Tidd, John A. Thomas, C. Whipple, Alias Aaron D. Stevens, J. D. Shadd, Robert Newman, Owen Brown, John Brown, J. H. Harris, Charles Smith, Simon Fislin, Isaac Holden, James Smith, John H. Kagi; the secretary, Dr. M. R. Delaney, was a corresponding member. The members whose names are in italics were colored men.

In addition to the educational facilities the colored folk of Chatham had churches of their own, a newspaper conducted in their interest by Mr. I. D. Shadd, an accomplished colored man, and societies for social intercourse and improvement, in which their affairs were discussed, mutual wants made known and help provided. But there were also here and elsewhere, at each center of colored population, meetings and discussions of a more earnest character: Conductors of the "Underground Railroad," an organization whose influence in aid of the fleeing slaves was felt from the lakes and St. Lawrence river to the center of the slave populations, were often seen here.

The League of Gileadites formed by John Brown in Springfield, Mass., just after the passing of the Fugitive Slave Law also became undoubtedly an effective organization, and was carried on largely by the colored people themselves. The co-operation in rescuing fugitive slaves just before the war was due in considerable degree to this organization and others like it in different places. Siebert says:

Soon after the Fugitive Slave Law was passed John Brown visited Springfield, Massachusetts, where he had formerly lived. The Valley of Connecticut had long been a line of underground travel and citizens of Springfield, colored and white, had become identified with operations on this line. Brown at once decided that the new law made organization necessary, and he formed, therefore, the League of Gileadites to resist systematically the enforcement of the law. The name of this order was significant in that it contained a warning to those of its members that should show themselves cowards: "Whosoever is fearful or afraid let him return and depart from Mount Gilead." In the "Agreement and Rules" that John Brown drafted from the order, adopted January 15, 1851, the following directions for action were laid down: "Should one of your number be arrested, you must collect together as quickly as possible so as to outnumber your adversaries. . . . Let no able bodied man appear on the ground unequipped or with his weapons exposed to view. . . . Your plans must be known only to yourselves and with the understanding that all traitors must die wherever caught and proven guilty. . . . Let the first blow be the signal for all to engage. . . . Make clean work with your enemies, and be sure you meddle not with any others. . . . After effecting a rescue, if you are assailed, go into the houses of your most prominent and influential white friends with your wives, and that will effectually fasten upon them the suspicion of being connected with you, and will compel them to make a common cause with you. . . . You may make a tumult in the court-room where the trial is going on by burning gunpowder freely in paper packages. . . . But in such case the prisoner will need to take the hint at once and bestir himself; and so should his

friends improve the opportunity for a general rush. . . . Stand by one another and by your friends while a drop of blood remains; and be hanged, if you must, but tell no tales out of school. Make no confessions." By adopting the Agreement and Rules, forty-four colored persons constituted themselves "A branch of the United States League of Gileadites," and "agreed to have no officers except a treasurer and secretary pro tem. until after some trial of courage," when they could choose officers on the basis of "courage efficiency and general good conduct." Doubtless the Gileadites of Springfield did efficient service, for it appears that the importance of the town as a way station on the Underground Road increased after the passage of the Fugitive Slave Bill.*

That slaves should run away from slavery is, of course, perfectly natural, but there is also a further development of this idea in the desire of free Negroes to move either to different parts of the country or out of the country for the sake of having better chances for development. These movements were in some cases encouraged by the American Colonization Society, but in most cases the Negroes were suspicious of that organization, and the first efforts in the line of migration began among themselves. These efforts commenced as early as 1815, and lasted down to 1880. In the midst of them came the war and emancipation. Let us, therefore, first take up the economic co-operation consequent on emancipation and then the efforts toward migration.

Section 7. Emancipation

The first thing that vexed the Northern armies on Southern soil was the question of the disposition of the fugitive slaves. Butler confiscated them, Fremont freed them and Halleck caught and returned them, but their numbers swelled to such proportions that the mere economic problem of their presence overshadowed everything else, especially after the Emancipation proclamation. Lincoln was glad to have them come after once he realized their strength to the Confederacy. In 1864,

The President's heart yearned for peace; his mind sought out every means of stopping the bloodshed. He referred to the really astonishing extent to which the colored people were informed in regard to the progress of the war, and remarked that he wished the "grapevine telegraph" could be utilized to call upon the Negroes of the interior peacefully to leave the plantations and seek protection of our armies. This as a war-time measure he considered legitimate. Apart from the numbers it would add to our military forces, he explained the effect such an exodus would have upon the industry of the South. The Confederate soldiers were sustained by provisions raised by Negro labor; withdraw that labor, and the young men in the Southern army would soon be obliged to go home to "raise hog and hominy," and thus promote the collapse of the Confederacy.†

Meantime, as Howard writes, the economic problem of these massed freedmen was intricate:

In North Carolina, Chaplain Horace James of the Twenty-fifth Massachusetts Volunteers became Superintendent of Negro Affairs for North Carolina, and other officers were detailed to assist him. These covered the territory

* Siebert, pp. 73-75.

† Eaton, p. 173.

gradually opened by the advance of our armies in both Virginia and North Carolina. Becoming a quartermaster with the rank of captain in 1864, he, for upward of two years, superintended the poor, both white and black, in that region. He grouped the refugees in small villages, and diligently attended to their industries and to their schools. Enlisted men were his first teachers; then followed the best of lady teachers from the North, and success crowned his efforts.

In February, 1864, there were about two thousand freed people in the villages outside of the New Berne, North Carolina, intrenchments. . . . Lots were now assigned and about eight hundred houses erected, which at one time sheltered some three thousand escaped slaves.*

June 28, 1862, Brigadier General Rufus Saxton, with headquarters at Beaufort, South Carolina, assumed the government and control of all places and persons in the Department of the South which were not embraced in the operations of General Quincy A. Gilmore, commanding the department. General Saxton, as military governor, appointed three division superintendents, each having charge of several of the Sea Islands. Market houses were established at Hilton Head and Beaufort for the sale of the produce from the plantations, and Negroes put to work, the larger settlement being Port Royal Island and near the town of Beaufort.

Colored men in that vicinity were soon enlisted as soldiers and an effort was made to cause the laborers left on each plantation, under plantation superintendents appointed for the purpose, to raise sufficient cotton and corn for their own support, rations being given from the Commissionary Department only when necessary to prevent absolute starvation. These conditions were, with hardly an interruption, continued until the spring of 1865.

Grant's army in the West occupied Grand Junction, Miss., by November, 1862. The usual irregular host of slaves then swarmed in from the surrounding country. They begged for protection against recapture, and they, of course, needed food, clothing and shelter. They could not now be re-enslaved through army aid, yet no provision had been made by anybody for their sustenance. A few were employed as teamsters, servants, cooks and pioneers, yet it seemed as though the vast majority must be left to freeze and starve: for when the storms came with the winter months the weather was of great severity.

General Grant, with his usual gentleness toward the needy and his fertility in expedients, introduced at once a plan of relief. He selected a fitting superintendent, John Eaton, chaplain of the Twenty-seventh Ohio Volunteers, who was soon promoted to the colonelcy of a colored regiment, and later for many years was a Commissioner of the United States Bureau of Education. He was then constituted Chief of the Negro Affairs for the entire district under Grant's jurisdiction. The plan which Grant conceived, the new superintendent ably carried out. They were all around Grand Junction, when our operations opened, large crops of cotton and corn ungathered. It was determined to harvest these, send them North for sale, and place the receipts to the credit of the Government. The army of fugitives, willingly going to work, produced a lively scene. The children lent a hand in gathering the cotton and corn. The superintendent, conferring with the general himself, fixed upon fair wages for this industry. Under similar remuneration woodcutters were set at work to supply with fuel numerous government steamers on the river. After inspection of accounts, the money was paid for the labor by the quartermaster.

* Howard: Vol. 2, 176-7.

but never directly to the fugitives. The superintendent, controlling this money, saw to it first that the men, women and children should have sufficient clothing and food, then Colonel Eaton built for them rough cabins and provided for their sick and aged, managing to extend to them many unexpected comforts. General Grant in his memoirs suggests this as the first idea of a "Freedmen's Bureau."

Even before the close of 1862 many thousands of blacks of all ages, clad in rags, with no possessions except the nondescript bundles of all sizes which the adults carried on their backs, had come together at Norfolk, Hampton, Alexandria and Washington. Sickness, want of food and shelter, sometimes resulting crime, appealed to the sympathies of every feeling heart. Landless, homeless, helpless families in multitudes, including a proportion of wretched white people, were flocking northward from Tennessee, Kentucky, Arkansas and Missouri. They were, it is true, for a time not only relieved by army rations, spasmodically issued, but were met most kindly by various volunteer societies of the North—societies which gathered their means from churches and individuals at home and abroad.

During the spring of 1863 many different groups and crowds of freemen and refugees, regular and irregular, were located near the long and broken line of division between the armies of the North and South, ranging from Maryland to the Kansas border and along the coast from Norfolk, Va., to New Orleans, La. They were similar in character and condition to those already described. Their virtues, their vices, their poverty, their sicknesses, their labors, their idleness, their excess of joy and their extremes of suffering were told to our home people by every returning soldier or agent or by the missionaries who were soliciting the means of relief. Soon in the North an extraordinary zeal for humanity, quite universal, sprang up, and a Christian spirit which was never before exceeded began to prevail. The result was the organizing of numerous new bodies of associated workers whose influence kept our country free from the ills attending emancipation elsewhere; it saved us from Negro insurrection, anarchy and bloody massacre, with which the proslavery men and even the conservative readers of history had threatened the land.

The secretary of the treasury, Salmon P. Chase, always anxious for successful emancipation, had had brought to his attention early in 1862 the accumulations of the best cotton on abandoned sea island plantations; there was the opportunity to raise more, and the many slaves in the vicinity practically set free and under governmental control could be worked to advantage. The cotton was to be collected by treasury agents and the freedmen benefited.

During the summer of 1864 Wm. Pitt Fessenden, who had replaced Mr. Chase as secretary of the treasury, inaugurated a new plan for the freedmen and abandoned lands. He appointed and located supervising special agents of his department in different portions of the South which were now free from Confederate troops. These agents had charge of the freedmen. Each was to form here and there settlements on abandoned estates, each dominated a "Freedman's Home Colony," and situated in his own district, and he must appoint a supervisor for such colonies as he should establish. A number of such colonies were formed. The supervisor provided buildings, obtained work animals and implements of husbandry and other essential supplies; he kept a book of record which mentioned the former owner of the land, the name, age, residence and trade or occupation of each colonist; all births, deaths and marriages; the coming and going of each employee and other like data. These agents and supervisors were sometimes taken under military control by the local commander and sometimes operated independently.

Under this plan the freed people were classified for fixed wages varying from \$10 to \$25 per month, according to the class, and whether male or female. There was a complete and detailed system of employment. Food and clothing were guaranteed at cost, and all parties concerned were put under written contracts. For a time in some places this system worked fairly well. It was a stepping-stone to independence. The working people usually had in the supervisors and treasury agents friendly counselors; and when courts of any sort were established under them for hearing complaints of fraud or oppression, these officials reviewed the cases and their decisions were final. These were rather short steps in the path of progress! They were experiments.

From the time of the opening of New Orleans in 1862 till 1865, different systems of caring for the escaped slaves and their families were tried in the Southwest. Generals Butler and Banks, each in his turn, sought to provide for the thousands of destitute freedmen in medicines, rations and clothing. Colonies were soon formed and sent to abandoned plantations. A sort of general poor farm was established and called "The Home Colony." Mr. Thomas W. Conway, when first put in charge of the whole region as "Superintendent of the Bureau of Free Labor," tried to impress upon all freedman who came under his charge in these home colonies that they must work as hard as if they were employed by contract on the plantation of a private citizen. His avowed object, and indeed that of every local superintendent, was to render the freedmen self-supporting. One bright freedman said: "I always kept master and me. Guess I can keep me."

Two methods at first not much in advance of slavery were used: one was to force the laborers to toil; and the second, when wages were paid, to fix exact rates for them by orders. Each colony from the first had a superintendent, a physician, a clerk and an instructor in farming. The primary and Sunday schools were not wanting, and churches were encouraged.

Early in 1863, General Lorenzo Thomas, the adjutant general of the army, was organizing colored troops along the Mississippi river. After consulting various treasury agents and department commanders, including General Grant, and having also the approval of Mr. Lincoln, he issued from Milliken's Bend, La., April 15th, a lengthy series of instructions covering the territory bordering the Mississippi and including all the inhabitants.

He appointed three commissioners, Messrs. Field, Shickle and Livermore, to lease plantations and care for the employees. He adroitly encouraged private enterprise instead of government colonies; but he fixed the wages of able-bodied men over fifteen years of age at \$7 per month, for able-bodied women \$5 per month, for children twelve to fifteen years half price. He laid a tax for revenue of \$2 per 400 pounds on cotton, and five cents per bushel on corn and potatoes.

This plan naturally did not work well, for the lessees of plantations proved to be for the most part adventurers and speculators. Of course such men took advantage of the ignorant people. The commissioners themselves seem to have done more for the lessees than for the laborers; and, in fact, the wages were from the beginning so fixed as to benefit and enrich the employer. Two dollars per month was stopped against each of the employed, ostensibly for medical attendance, but to most plantations thus leased no physician or medicine ever came, and there were other attendant cruelties which avarice contrived.

On fifteen plantations leased by the Negroes themselves in this region there was a notable success; and also a few instances among others where humanity and good sense reigned, the contracts were generally carried out. Here the

Negroes were contented and grateful and were able to lay by small gains. This plantation arrangement along the Mississippi under the commissioners as well as the management of numerous infirmity camps passed, about the close of 1863, from the war to the treasury department. A new commission or agency with Mr. W. P. Mellen of the treasury at the head, established more careful and complete regulations than those of General Thomas. This time it was done decidedly in the interest of the laborers.

Then came another change of jurisdiction. On March 11, 1865, General Stephen A. Hurlbut at New Orleans assumed the charge of freedmen and labor for the state of Louisiana. He based his orders on the failure of the secretary of the treasury to recognize the regulations of that secretary's own general agent, Mr. Mellen. Mr. Thomas W. Conway was announced as "Superintendent of Home Colonies," the word having a larger extension than before. A registry of plantations, hire and compensation of labor, with a fair schedule of wages, penalties for idleness and crime, time and perquisites of labor, the poll tax of \$2 per year, liens and security for work done, were carefully provided for by General Hurlbut's specific instructions.

General Edward R. S. Canby, a little later, from Mobile, Ala., issued similar orders, and Mr. Conway was also placed over the freedmen's interests in his vicinity. Thus the whole freedmen's management for Alabama, Southern Mississippi and Louisiana was concentrated under Mr. Conway's control. He reported early in 1865 that there were about twenty colored regiments in Louisiana under pay and that they could purchase every inch of confiscated and abandoned lands in the hands of the government in that state. All the soldiers desired to have the land on the expiration of enlistment. One regiment had in hand \$50,000 for the purpose of buying five of the largest plantations on the Mississippi. It was at the time thought by many persons interested in the future of the freedmen that the abandoned and confiscated lands if used for them would afford a wholesome solution to the Negro problem. . . .

A few days after the triumphal entrance, Secretary of War Stanton came in person from Washington to convey his grateful acknowledgement to General Sherman and his army for their late achievements. While at Savannah he examined into the condition of the liberated Negroes found in that city. He assembled twenty of those who were deemed their leaders. Among them were barbers, pilots and sailors, some ministers, and others who had been overseers on cotton and rice plantations. Mr. Stanton and General Sherman gave them a hearing. It would have been wise if our statesmen could have received, digested and acted upon the answers these men gave to their questions. . . .

As a result of this investigation and after considerable meditation upon the perplexing problem as to what to do with the growing masses of unemployed Negroes and their families, and after a full consultation with Mr. Stanton, General Sherman issued his Sea Island Circular January 16, 1865. In this paper the islands from Charleston south, the abandoned rice fields along the rivers for thirty miles back from the sea and the country bordering the St. Johns river, Florida, were reserved for the settlement of the Negroes made free by the acts of war and the proclamation of the President.

General Rufus Saxton, already on the ground, was appointed Inspector of Settlements and Plantations; no other change was intended or desired in the settlements on Beaufort Island which had for three years been established.

The inspector was required to make proper allotments and give possessory titles and defend them till Congress should confirm his actions. It was a bold move. Thousands of Negro families were distributed under this circular, and

the freed people regarded themselves for more than six months as in permanent possession of these abandoned lands.*

Taxes on the freedmen furnished most of the funds to run these first experiments, and also, later, the Freedmen's Bureau:

On all plantations, whether owned or leased, where freedmen were employed a tax of one cent per pound on cotton and a proportional amount on all other products was to be collected as a contribution in support of the helpers among the freed people. A similar tax, varying with the value of the property, was levied by the government upon all leased plantations in lieu of rent.†

Eaton explains many details of the operations under him:

As to the management of property, both government and private, the regulation of wages and all general disciplinary measures, the following statements should be made: One of my officers, Lieutenant B. K. Johnson, was assigned to duty as acting assistant quartermaster and acting commissary of subsistence of freedmen. He accomplished much for the economical management of property, rendering satisfactory reports to Washington, as usually required of officers of those departments. All officers handling supplies received from the government adjusted their methods of business, forms of reports, vouchers, etc., to army regulations, which required them to keep careful records of every transaction. Not a cent of money was ever drawn from the government for the freedmen on any account.

For the support of the sick and those otherwise dependent a tax was temporarily required (by Orders No. 63) on the wages of the able-bodied. It was thought at first that the Negroes would submit with reluctance to the collection of such a tax. But in this we were mistaken. Being a tax on wages, it compelled the employer and the employed to appear, one or both, before the officer charged with its collection, and this officer allowed no wages to go unpaid. The Negro soon saw in the measure his first recognition by government, and although the recognition appeared in the form of a burden, he responded to it with alacrity, finding in it the first assurance of any power protecting his right to make a bargain and hold the white man to its fulfilment. This comprehension of the affair argued a good sense of economic justice to a people entirely unused to such responsibilities. It was most interesting to watch the moral effect of the taxing ex-slaves. They freely acknowledged that they ought to assist in bearing the burden of the poor. They felt ennobled when they found that the government was calling upon them as men to assist in the process by which their natural rights were to be secured. Thousands thus saw for the first time any money reward for their labor. The places where the tax was least rigidly collected were farthest behind in paying the colored man for his services. This tax, together with funds accruing from the profits of labor in the department, met all the incidental expenses of our widespread operations; paid \$5,000 for hospitals; the salaries of all hospital stewards and medical assistants (as per Orders No. 94), and enabled us to supply implements of industry to the people, in addition to abandoned property. The same funds secured to the benefit of the Negroes, clothing, household utensils, and other articles essential to their comfort, to the amount of \$103,000. The Negroes could not themselves have secured these commodities for less than \$350,000. The management of these funds and supplies was regulated by the exigencies of the people's condition, and was adapted as far as necessary to army methods, requiring a rigid system of accounts, monthly reports covered

* Howard: Vol. 2, 178-80, 183-92.

† Eaton, p. 147.

by certificates and vouchers, followed by careful inspections, not only from my office, but from the generals commanding.

According to Orders No. 9, issued by General L. Thomas, certain officers known as provost marshals were selected from the men of the Freedmen's Department to discharge toward the Negroes scattered on plantations the duties of superintendent of freedmen. These officers were appointed by the commanding generals, and themselves appointed assistant provost marshals, who patrolled the districts assigned to them, correcting abuses on plantations and acting as the representatives of the law as upheld by the military power. There was some difficulty in maintaining the incorruptibility of these officers, and the territory which had to be covered by each individual was too extended, but the system, nevertheless, worked extremely well.*

In 1864, July 5, Eaton reports:

These freedmen are now disposed of as follows: In military service as soldiers' laundresses, cooks, officers' servants and laborers in the various staff departments, 41,150; in cities, on plantations and in freedmen's villages and cared for, 72,500. Of these, 62,300 are entirely self-supporting—the same as any individual class anywhere else—as planters, mechanics, barbers, hackmen, draymen, etc., conducting on their own responsibility or working as hired laborers. The remaining 10,200 receive subsistence from the government. Three thousand of them are members of families whose heads are carrying on plantations and have under cultivation 4,000 acres of cotton. They are to pay the government for their subsistence from the first income of the crop. The other 7,200 include the paupers, that is to say, all Negroes over and under the self-supporting age, the crippled and sick in hospital, of the 113,650, and those engaged in their care. Instead of being unproductive this class has now under cultivation 500 acres of corn, 790 acres of vegetables and 1,500 acres of cotton, besides working at wood-chopping and other industries. There are reported in the aggregate over 100,000 acres of cotton under cultivation. Of these about 7,000 acres are leased and cultivated by blacks. Some Negroes are managing as high as 300 or 400 acres.†

This same year a report from Chaplain A. S. Fiske says:

This inspection has covered ninety-five places leased by whites and fifty-six plats of land worked by the blacks for themselves, in the districts of Natchez, Vicksburg and Helena. In these districts I have left but few places without examination.‡

The experiment at Davis Bend, Miss., was of especial interest:

Late in the season—in November and December, 1864,—the Freedmen's Department was restored to full control over the camps and plantations on President's Island and Palmyra or Davis Bend. Both these points had been originally occupied at the suggestion of General Grant, and were among the most successful of our enterprises for the Negroes. With the expansion of the lessee system, private interests were allowed to displace the interests of the Negroes whom we had established there under the protection of the government, but orders issued by General N. J. T. Dana, upon whose sympathetic and intelligent co-operation my officers could always rely, restored to us the full control of these lands. The efforts of the freedmen on Davis Bend were particularly encouraging, and this property under Colonel Thomas' able direction, became in reality the "Negro Paradise" that General Grant had urged us to

* Eaton, pp. 126-9.

† Eaton, p. 134.

‡ Eaton, p. 157.

make of it. Early in 1865 a system was adopted for their government in which the freedmen took a considerable part. The Bend was divided into districts, each having a sheriff and judge appointed from among the more reliable and intelligent colored men. A general oversight of the proceedings was maintained by our officers in charge, who confirmed or modified the findings of the court. The shrewdness of the colored judges was very remarkable, though it was sometimes necessary to decrease the severity of the punishments they proposed. Fines and penal service on the Home Farm were the usual sentences imposed. Petty theft and idleness were the most frequent causes of trouble, but my officers were able to report that exposed property was as safe on Davis Bend as it would be anywhere. The community distinctively demonstrated the capacity of the Negro to take care of himself and exercise under honest and competent direction the functions of self-government.*

Finally came the Freedmen's Bureau. Its work was thus summarized by General O. O. Howard, its chief, in 1869:

One year ago there were on duty in this bureau one hundred and forty-one (141) commissioned officers, four hundred and twelve civilian agents, and three hundred and forty-eight (348) clerks. At present there are fifteen (15) commissioned officers, seventy-one (71) civilian agents, and seventy-two clerks. . . .

The law establishing a Bureau committed to it the control of all subjects relating to refugees and freedmen under such regulations as might be prescribed by the head of the Bureau and approved by the President. This almost unlimited authority gave me great scope and liberty of action, but at the same time it imposed upon me very perplexing and responsible duties. Legislative, judicial and executive powers were combined in my commission, reaching all the interests of four millions of people, scattered over a vast territory, living in the midst of another people claiming to be superior, and known to be not altogether friendly. It was impossible at the outset to do more than lay down general principles to guide the officers assigned as assistant commissioners in the several states.

The first information received from these officers presented a sad picture of want and misery. Though large sums of money had been contributed by generous Northern people; though many noble-hearted men and women, with the spirit of true Christian missionaries, had engaged zealously in the work of relief and instruction; though the heads of the departments in Washington and military commanders in the field had done all in their power, yet the great mass of the colored people, just freed from slavery, had not been reached. In every state many thousands were found without employment, without homes, without means of subsistence, crowding into towns and about military posts, where they hoped to find protection and supplies. The sudden collapse of the rebellion, making emancipation an actual, universal fact, was like an earthquake. It shook and shattered the whole previously existing social system. It broke up the old industries and threatened a reign of anarchy. Even well-disposed and humane landowners were at a loss what to do, or how to begin the work of reorganizing society, and of rebuilding their ruined fortunes. Very few had any knowledge of free labor, or any hope that their former slaves would serve them faithfully for wages. On the other hand, the freed people were in a state of great excitement and uncertainty. They could hardly believe that the liberty proclaimed was real and permanent. Many were afraid to remain on the same soil that they had tilled as slaves lest by

* Eaton, p. 165.

some trick they might find themselves again in bondage. Others supposed that the Government would either take the entire supervision of their labor and support, or divide among them the lands of the conquered owners, and furnish them with all that might be necessary to begin life as independent farmers.

In such an unsettled state of affairs it was no ordinary task we undertook to inspire hostile races with mutual confidence, to supply the immediate wants of the sick and starving, to restore social order, and to set in motion all the wheels of industry. . . .

Surely our government exercised a large benevolence. We have under our care no less than five hundred and eighty-four thousand one hundred and seventy-eight (584,178) sick and infirm persons, for whom no provision was made by local authorities, and who had no means themselves of procuring the attendance and comforts necessary to health and life. It has not been possible to provide for the proper treatment of the insane. For some of this unfortunate class admission has been gained by earnest correspondence to state asylums, but the majority have been of necessity retained in the bureau hospitals, and all that could be done for them was to supply them with food and clothing and prevent them from doing injury.

For more than a year our principal aim has been to relieve the general Government by transferring to the civil authorities all these dependent classes for future cure and treatment. To this end medicine and hospital stores have been furnished as an outfit where state or municipal governments have consented to assume charge of destitute sick and disabled freedmen within their borders. By means of this aid, and by patient and persistent effort on the part of my officers, the hospitals, at one time numbering fifty-six (56), have been reduced to two (2), and one (1) of these is about to be closed.

In addition to the sick, many others were destitute and required aid. To relieve this destitution without encouraging pauperism and idleness was at all times a difficult problem. . . .

The wonder is not that so many, but that so few, have needed help; that of the four millions of people thrown suddenly upon their own resources only one in about two hundred has been an object of public charity; and nearly all who have received aid have been persons who, by reason of age, infirmity or disease, would be objects of charity in any state at any time.

It would have been impossible to reach such satisfactory results and reduce the issue of supplies to so small proportions had not employment been found for a great multitude of able-bodied men and women, who, when first free, knew not where to look for remunerative labor. . . .

They were uniformly assisted by us in finding good places and in making reasonable bargains. To secure fairness and inspire confidence on both sides, the system of written contracts was adopted. No compulsion was used, but all were advised to enter into written agreements and submit them to an officer of the Bureau for approval. The nature and obligations of these contracts were carefully explained to the freedmen, and a copy filed in the office of the agent approving it; this was for their use in case any difficulty arose between them and their employers. The labor imposed upon my officers and agents by this system was very great, as evinced by the fact that in a single state not less than fifty thousand (50,000) such contracts were drawn in duplicate and filled up with the names of all the parties. But the result has been highly satisfactory. To the freedmen, the Bureau office in this way became a school in which he learned the first practical business lessons of life, and from year to year he has made rapid progress in this important branch of education.

Nor can it be doubted that much litigation and strife were prevented. It could not be expected that such a vast and complicated machinery would work without friction. The interests of capital and labor very often clash in all communities. The South has not been entirely exempt from troubles of this kind. Some employers have been dishonest and have attempted to defraud the freedmen of just wages. Some laborers have been unfaithful and unreasonable in their demands. But in the great majority of cases brought before us for settlement, the trouble and misunderstanding have arisen from vague verbal bargains and a want of specific written contracts. . . .

In spite of all disorders that have prevailed and the misfortunes that have fallen upon many parts of the South, a good degree of prosperity and success has already been attained. To the oft-repeated slander that the Negroes will not work, and are incapable of taking care of themselves, it is a sufficient answer that their voluntary labor has produced nearly all the food that supported the whole people, besides a large amount of rice, sugar and tobacco for export, and two millions of bales of cotton each year, on which was paid into the United States treasury during the years 1866 and 1867 a tax of more than forty millions of dollars (\$40,000,000). It is not claimed that this result is wholly due to the care and oversight of this Bureau, but it is safe to say, as it has been said repeatedly by intelligent Southern white men, that without the Bureau or some similar agency, the material interests of the country would have greatly suffered, and the Government would have lost a far greater amount than has been expended in its maintenance. . . .

Of the nearly eight hundred thousand (800,000) acres of farming land and about five thousand (5,000) pieces of town property transferred to this Bureau by military and treasury officers, or taken up by assistant commissioners, enough was leased to produce a revenue of nearly four hundred thousand dollars (\$400,000). Some farms were set apart in each State as homes for the destitute and helpless, and a portion was cultivated by freedmen prior to its restoration. . . .

Notice the appropriations by Congress:

For the year ending July 1, 1867	\$ 6,940,450 00
For the year ending July 1, 1868	3,936,390 00
For the relief of the destitute citizens in District of Columbia.....	40,000 00
For relief of the destitute freedmen in the same.....	15,000 00
For expenses of paying bounties in 1869.....	214,000 00
For expenses for famine in Southern states and transportation.....	1,865,615 40
For support of hospitals.....	50,000 00
Making a total, received from all sources, of.....	\$12,961,395 40

Our expenditures from the beginning (including assumed accounts of the "Department of Negro Affairs"), from January 1, 1865, to August 31, 1869, have been eleven million two hundred and forty-nine thousand and twenty-eight dollars and ten cents (\$11,249,028.10). In addition to this cash expenditure the subsistence, medical supplies, quartermaster stores, issued to the refugees and freedmen prior to July 1, 1866, were furnished by the commissary, medical and quartermaster's department, and accounted for in the current expenses of those departments; they were not charged to nor paid for by my officers. They amounted to two million three hundred and thirty thousand seven hundred and eighty-eight dollars and seventy-two cents (\$2,330,788.72) in original cost; but a large portion of these stores being damaged and condemned as unfit for issue to troops, their real value to the Government was probably less than

one million of dollars (\$1,000,000). Adding their original cost to the amount expended from appropriations and other sources, the total expenses of our Government for refugees and freedmen to August 31, 1869, have been thirteen millions five hundred and seventy-nine thousand eight hundred and sixteen dollars and eighty-two cents (\$13,579,816.82). And deducting fifty thousand dollars (\$50,000) set apart as a special relief fund for all classes of destitute people in the Southern states, the real cost has been thirteen millions twenty-nine thousand eight hundred and sixteen dollars and eighty-two cents (\$13,029,816.82). *

That the economic co-operation of the freedmen under outside leadership made the Freedmen's Bureau thus possible goes without saying. Not only that, but there is much testimony as to independent co-operation on their part:

In a few instances freedmen have combined their means and purchased farms already under cultivation. They have everywhere manifested a great desire to become landowners, a desire in the highest degree laudable and hopeful for their future civilization.

The Negroes were also showing their capacity to organize labor and apply capital to it. Harry, to whom I referred in my second report as "my faithful guide and attendant, who had done for me more service than any white man could render," with funds of his own and some borrowed money, bought at the recent tax sales a small farm of three hundred and thirteen acres for three hundred and five dollars. He was to plant sixteen and a half acres of cotton, twelve and a half of corn, one and a half of potatoes. I rode through his farm on the tenth of April, my last day in the territory, and one-third of his crop was then in. . . . Harry lives in the house of the former overseer, and delights, though not boasting, in his position as a landed proprietor. He has promised to write me, or rather to dictate a letter, giving an account of the progress of his crop. He has had much charge of Government property, and when Captain Hooper and General Saxton's staff was coming North last autumn, Harry proposed to accompany him; but at last, of his own accord, gave up the project, saying, "It'll not do for all two to leave together."

Another case of capacity for organization should be noted. The Government is building twenty-one houses for the Edisto people, eighteen feet by fourteen, with two rooms, each provided with a swinging-board window, and the roof projecting a little as a protection from rain. The journeymen carpenters are seventeen colored men who have fifty cents per day without rations, working ten hours. They are under the direction of Frank Barnwell, a freedman, who receives twenty dollars a month. Rarely have I talked with a more intelligent contractor. It was my great regret that I had not time to visit the village of improved houses near the Hilton Head camp, which General Mitchell had extemporized, and to which he gave so much of the noble enthusiasm of his last days.

Next as to the development of manhood. This has been shown in the first place, in the prevalent disposition to acquire land. It did not appear upon our first introduction to these people, and they did not seem to understand us when we used to tell them that we wanted them to own land. But it is now an active desire. At the recent tax sales, six out of forty-seven plantations sold were bought by them, comprising two thousand five hundred and ninety-

* Howard, Vol. 2, 361-7, 371-2.

five acres, sold for twenty-one hundred and forty-five dollars. In other cases the Negroes had authorized the superintendent to bid for them, but the land was reserved by the United States. One of the purchases was that made by Harry, noted above. The other five were made by the Negroes on the plantations combining the funds they had saved from the sale of their pigs, chickens and eggs, and from the payments made to them for work, they then dividing off the tract peaceably among themselves. On one of these, where Kit, before mentioned, is the leading spirit, there are twenty-three field hands. They have planted and are cultivating sixty-three acres of cotton, fifty of corn, six of potatoes, with as many more to be planted, four and a half of cowpeas, three of peanuts, and one and a half of rice. These facts are most significant. The instinct for land—to have one spot on earth where a man may stand and whence no human can of right drive him—is one of the most conservative elements of our nature; and a people who have it in any fair degree will never be nomads or vagabonds.*

Some relief and compensation were given by the act of Congress approved June 21, 1866, which opened for entry, by colored and white men without distinction, all the public lands in the states of Alabama, Mississippi, Louisiana, Arkansas and Florida. Information was published through my officers and agents respecting the location and value of these lands, and the mode of procedure in order to obtain possession of them. Surveys were made and some assistance granted in transporting families to their new homes. Want of teams and farming implements, as well as opposition from their white neighbors, prevented many from taking the benefit of this homestead act; but about four thousand families have faced and overcome these obstacles, have acquired homes of their own and commenced work with energy, building houses and planting. In a few instances freedmen have combined their means and purchased farms already under cultivation. They have everywhere manifested a great desire to become landowners, a desire in the highest degree laudable and hopeful for their future civilization. Next to a proper religious and intellectual training, the one thing needful to the freedmen is land and a home. Without that a high degree of civilization and moral culture is scarcely possible. So long as he is merely one of a herd working for hire, and living on another's domain, he must be dependent and destitute of manly individuality and self-reliance.†

South Carolina appropriated last year \$200,000 to buy land in the upper part of the state which has been sold to freedmen for homesteads. Upwards of 40,000 acres of this land have been actually sold during the year to poor men of all colors. The Governor says he intends this year to recommend for the same purpose an appropriation of \$40,000. . . .

The freedmen are very eager for land. The savings they have placed in our banks, and the profits of cotton this year, are enabling them to make large purchases. In Orangeburg county, South Carolina, hundreds of colored men have bought lands and are building and settling upon them. In a single day, in our Charleston Savings Bank, I took the record of seventeen freedmen who were drawing their money to pay for farms they had been buying, generally forty or fifty acres each, paying about \$10 per acre. I met at a cotton merchant's in that city, ten freedmen who had clubbed together with the proceeds of their crop and bought a whole sea island plantation of seven hundred acres. The merchant was that day procuring their deed. He told me that the entire

* Freedmen at Port Royal, pp. 309-10.

† Report of Brevet Major General O. O. Howard, October 20, 1869, p. 10.

purchase price was paid in cash from the balance due them on the crop of the season. Here, then, besides supporting their families with provisions raised, these men had each, by the profits of a single year bought a farm of seventy acres. What northern laborer could do better?

I found on the islands other clubs forming to do the same thing, and this in a season when the caterpillar had destroyed one-half their cotton. A leading cotton broker in Charleston told me that he thought nearly half the cotton on the islands belonged to the colored men. He had himself already 126 consignments for them, and the amount of his sales on their account had reached over \$30,000. As I learned, the average of the freedmen's crop, or share of crop, of Sea Island cotton is from three to six hundred pounds. . . .

Just out of the city is a settlement of about one hundred families—something like the Barry farm at Washington—where small homesteads have been purchased and are being paid for; average value of each from \$100 to \$500. These families are joyously cultivating their own gardens and provision grounds, also finding work in the city. The Bureau has erected for them a convenient house, now used for a school and chapel.

Further in the interior the freedmen are buying or renting land and raising their own crops. A community of such families, about thirty miles out (in South Carolina), came in, a few days since, to market their crops for the season. They had chartered a railroad car for \$140 the round trip, and loading it with cotton, corn, etc., exchanged the same for clothing, furniture, implements of husbandry and supplies for putting in their next crop. They came to us on returning and begged very hard that a teacher might be sent to their settlement, promising to pay all expenses. These are the indications of the drift of these people towards independent home life and profitable labor. Although the savings bank here is one of the most recently established, it has had deposited over \$60,000, of which \$31,000 is still to their credit.

I find the following history of the Freedmen's labor:

The first year they worked for bare subsistence; second year they bought stock—mules, implements, etc.; third year many rented lands; and now, the fourth year, large numbers are prepared to buy. This is the record of the most industrious, others are following at a slower pace. In this process difficulties have been encountered—low wages, fraud, ill treatment, etc., some becoming discouraged, but the majority are determined to rise. As illustrations: Several freedmen in Houston county have bought from 100 to 600 acres of land each. One man is now planting for fifty bales of cotton. A colored company (called Peter Walker's) own 1,500 acres. Two brothers (Warren) saved in the bank \$600 and with it obtained a title to 1,500 acres, having credit for the balance, and both are now building houses and preparing to make a crop which they expect will clear off their whole debt. In Americus fully one hundred houses and lots belong to the colored people.*

Last spring 160 Negroes banded together, chose one of the smartest of their number as superintendent and commenced work. Now they show you with pride 250 acres of rice, 250 acres of corn, nearly the same amount of peas (beans we should call them), besides many acres of smaller crops. This joint stock company is working not only with energy but with perfect harmony.

Thus it was that the Negro emerged to a semblance of economic freedom only to be met by the Black Codes and political revolution.

We will now turn back to the alternate way in which both the slave

* J. W. Alford: *Letters from the South*, etc., pp. 5, 9, 10, 15 and 19.

and the freedman sought a broader chance to live and develop, namely, migration.

Section 8. Migration

As early as 1788 the Negro Union of Newport, R. I., wrote to the free African Society of Philadelphia proposing a general exodus of Negroes to Africa. To this the Free African Society soberly replied: "With regard to the immigration to Africa you mention, we have at present but little to communicate on that head, apprehending every pious man is a good citizen of the whole world." But the desire to better their condition by going to some other country had taken root among the best New England Negroes. The Cuffes, for instance, John and Paul, petitioned for the right to vote in 1780, and in 1815 we find that Paul Cuffe, the younger, who was a merchant between America and Africa, had started to take a colony to Africa. Thus an early attempt at African colonization by a band of New England Negroes started the year before the American Colonization Society was organized:

It was conducted by Paul Cuffe, who was born in New Bedford, Mass., of an African father and an Indian mother. He had risen from abject poverty to wealth and respectability, and was largely engaged in navigation. He believed that only in Africa could his people find civil and religious liberty. At a cost to himself of four thousand dollars, and in his own vessel, he took out from Boston a colony of thirty-eight persons, which landed at Sierra Leone, and might have resulted in something permanent and valuable but for the death of Cuffe in the following year, and the exclusion of American vessels from British colonies. The next year the Colonization Society began its work. The first important movement of the Colonization Society was to send out, on borrowed money, Samuel J. Mills and Ebenezer Burgess to select a suitable site for a colony. They sailed November 16, 1817, and arrived the 22d of the following March. They passed down the coast some one hundred and twenty miles to the island Sherbro, at the mouth of a river of the same name. Here they found a small but prosperous colony under the direction of John Kizzel, who had built a church on the island and was preaching to the people. Kizzel had been carried from Africa when a child and sold as a slave in South Carolina, but had joined the British during the Revolutionary war, and at its close had sailed from Nova Scotia with a company of colored people to reside in Africa.*

The first ten years witnessed the struggles of a noble band of colored people, who sought a new home on the edge of a continent given over to the idolatry of the heathen. The funds of the Society were not as large as the nature and scope of the work demanded. Emigrants went slowly, not averaging more than 170 per annum—only 1,232 in ten years: but the average from the first of January, 1848, to the last of December, 1852, was 540 yearly; and, in the single year of 1853, 782 emigrants arrived at Monrovia. In 1855 the population of Monrovia and Cape Palmas had reached about 8,000.

The Colonization Society found many eminent Negroes to help them and Liberia was in its very foundation an example of Negro co-operation. One was Lott Carey, who was born a slave in Virginia, about 1780. His father was a Baptist. In 1804 Lott removed to Richmond, where he worked in a to-

*Arnett's Budgett, 1885-6, pp. 164-5.

bacco factory and from all accounts was very profligate and wicked. In 1807, being converted, he joined the first Baptist Church, learned to read, made rapid advancement as a scholar, and was shortly afterwards licensed to preach.

After purchasing his family, in 1813, he organized, in 1815, the African Missionary Society, the first missionary society in the country, and within five years raised \$700 for African missions.

That Lott Carey was evidently a man of superior intellect and force of character is to be evidenced from the fact that his reading took a wide range—from political economy, in Adam Smith's *Wealth of Nations*, to the voyage of Captain Cook.

That he was a worker as well as a preacher is true, for when he decided to go to Africa his employers offered to raise his salary from \$800 to \$1,000 a year. Remember that this was over eighty years ago. Carey was not seduced by such a flattering offer, for he was determined. His last sermon in the old First Baptist Church in Richmond must have been exceedingly powerful, for it was compared by an eye witness, a resident of another state, to the burning, eloquent appeals of George Whitefield. Fancy him as he stands there in that historic building ringing the changes on the word "freely," depicting the willingness with which he was ready to give up his life for service in Africa.

He, as you may readily know, was the leader of the pioneer colony to Liberia, where he arrived even before the agent of the Colonization Society. In his new home his abilities were recognized, for he was made vice governor and became governor, in fact, while Governor Ashmun was absent from the colony in this country. Carey did not allow his position to betray the cause of his people, for he did not hesitate to expose the duplicity of the Colonization Society and even to defy their authority, it would seem, in the interests of the people.

While casting cartridges to defend the colonists against the natives in 1828, the accidental upsetting of a candle caused an explosion that resulted in his death.

Carey is described as a typical Negro, six feet in height, of massive and erect frame, with the sinews of a Titan. He had a square face, keen eyes and a grave countenance. His movements were measured; in short, he had all the bearings and dignity of a prince of the blood.*

The first Negro college graduate also went to Liberia:

John Brown Russwurm was born in 1799 at Port Antonio in the island of Jamaica of a Creole mother. When 8 years old he was put at school in Quebec. His father meanwhile came to the United States and married in the District of Maine. Mrs. Russwurm, true wife that she was, on learning the relationship, insisted that John Brown (as hitherto he had been called) should be sent for and should thenceforth be one of the family. Through his own exertions, with some help from others, he was at length enabled to enter college and to complete the usual course. It should be remembered, to the credit of his fellow students in Brunswick, that peculiar as his position was among them, they were careful to avoid everything that might tend to make that position unpleasant. From college he went to New York and edited an abolition paper. This did not last long. He soon became interested in the colonization cause, and engaged in the service of the society. In 1829 he went to Africa as superintendent of public schools in Liberia, and engaged in mercantile pursuits in Monrovia. From 1830 to 1834 he acted as colonial secretary, superin-

* Cromwell, in *The Negro Church*.

tending at the same time and editing with decided ability the *Liberia Herald*. In 1836 he was appointed Governor of the Maryland Colony at Cape Palmas, and so continued until his death in 1851. With what fidelity and ability he discharged the duties of this responsible post may be gathered from the following remarks of Mr. Latrobe, at the time the president of the Maryland Colonization Society. He was addressing the Board of Managers: "None knew better," he said, "or so well as the Board under what daily responsibilities Governor Russwurm's life in Africa was passed, and how conscientiously he discharged them; how, at periods when the very existence of the then infant colony depended upon its relations with surrounding tribes of excited natives, his coolness and admirable judgment obviated or averted impending perils; how, when the authority and dignity of the colonial government were at stake in lamentable controversies with civilized and angry white men, the calm decorum of his conduct brought even his opponents to his side; how, popular clamor among the colonists calling upon him as a judge to disregard the forms of law and sacrifice of offending individuals in the absence of legal proof, he rebuked the angry multitude by the stern integrity of his conduct; and how, when on his visit to Baltimore in 1848 he was thanked personally by the members of the board, he deprecated the praise bestowed upon him for the performance of his duty, and impressed all who saw him with the modest manliness of his character and his most excellent and courteous bearing."*

Most of the thinking Negroes of the United States were, however, opposed to emigration to Africa. Bishop Allen wrote a strong letter against it in 1827 to the *Freedmen's Journal*.

In the first Negro convention held at Philadelphia in 1831.

The question of emigration to Canada West, after an exhaustive discussion which continued during the two days of the convention's sessions, was recommended as a measure of relief against the persecution from which the colored American suffered in many places in the North. Strong resolutions against the American Colonization Society were adopted. The formation of a parent society with auxiliaries in the different localities represented in the convention, for the purpose of raising money to defray the object of purchasing a colony in the province of upper Canada, and ascertain more definite information, having been effected, the convention adjourned to reassemble on the first Monday in June, 1831, during which time the order of the convention respecting the organization of the auxiliary societies had been carried into operation.†

Again at a second convention in 1832.

The question exciting the greatest interest was one which proposed the purchase of other lands for settlement in Canada; for 800 acres of land had already been secured, two thousand individuals had left the soil of their birth, crossed the line and laid the foundation for a structure which promised an asylum for the colored population of the United States. They had already erected two hundred log houses and five hundred acres of land had been brought under cultivation. But hostility to the settlement of the Negro in that section had been manifested by Canadians, many of whom would sell no land to the Negro. This may explain the hesitation of the convention and the appointment of an agent, whose duty it was to make further investigation and report to the subsequent convention.

* Atlanta University Publication, No. 5, pp. 32-3.

† American Negro Academy, occasional papers, No. 9, p. 6.

Opposition to the colonization movement was emphasized by a strong protest against any appropriation by Congress in behalf of the American Colonization Society. Abolition of slavery in the District of Columbia was also urged at the same convention. This was one year before the organization of the American Anti-Slavery Society.

A convention at Rochester, N. Y., in 1853 pronounced against emigration,

But those who saw only in emigration the solution of the evils with which they were beset, immediately called another convention to consider and decide upon the subject of emigration from the United States. According to the call, no one was admitted to the convention who would introduce the subject of emigration to any part of the eastern hemisphere, and opponents of emigration were also to be excluded.

Bishop Holly of Hayti, writes: "The convention was accordingly held. The Rev. William Munroe was president, the Rt. Rev. (William) Paul Quinn, vice-president, Dr. Delaney, chairman of the business committee, and I was the secretary. . . .

"There were three parties in that emigration convention, ranged according to the foreign fields they preferred to emigrate to. Dr. Delaney headed the party that desired to go to the Niger Valley in Africa, Whitfield the party which preferred to go to Central America, and Holly the party which preferred to go to Hayti.

"All these parties were recognized and embraced by the convention. Dr. Delaney was given a commission to go to Africa, in the Niger Valley, Whitfield to go to Central America, and Holly to Hayti, to enter into negotiations with the authorities of these various countries for Negro emigrants and to report to future conventions. Holly was the first to execute his mission, going down to Hayti in 1855, when he entered into relations with the Minister of the Interior, the father of the late President Hyppolite, and by him was presented to Emperor Faustin I. The next emigration convention was held at Chatham, Canada West, in 1856, when the report on Hayti was made. Dr. Delaney went off on his mission to the Niger Valley, Africa, via England in 1858. There he concluded a treaty signed by himself and eight kings, offering inducements for Negro emigrants to their territories. Whitfield went to California, intending to go later from thence to Central America, but died in San Francisco before he could do so. Meanwhile (James) Redpath went to Hayti as a John Brownist after the Harper's Ferry raid, and reaped the first fruits of Holly's mission by being appointed Haytian Commissioner of Emigration in the United States by the Haytian Government, but with the express injunction that Rev. Holly should be called to co-operate with him. On Redpath's arrival in the United States, he tendered Rev. Holly a commission from the Haytian Government at \$1,000 per annum and traveling expenses to engage emigrants to go to Hayti. The first shipload of emigrants went from Philadelphia in 1861.

"Not more than one-third of the 2,000 emigrants to Hayti received through this movement permanently abided there. They proved to be neither intellectually, industrially nor financially prepared to undertake to wring from the soil the riches that it is ready to yield up to such as shall be thus prepared; nor are the Government and influential individuals sufficiently instructed in social, industrial and financial problems which now govern the world, to turn to profitable use willing workers among the laboring class.

"The Civil war put a stop to the African emigration project by Dr. Delaney

taking the commission of major from President Lincoln, and the Central American project died out with Whitfield, leaving the Haytian emigration as the only remaining practical outcome of the emigration convention of 1854."*

Nothing more was heard of emigration from the Negroes themselves until after the war. With the overthrow of the Negro suffrage in 1876 and the consequent reign of terror, the project was revived.

Simultaneously the movement arose in several states. The first leader was Benjamin Singleton, a Negro undertaker of Tennessee, who began in 1869 and brought in all two colonies of 7,432 Negroes to Kansas.

A corporation was formed as follows:

Certificate of Incorporation

The Singleton Colony

I

The name of this corporation shall be "The Singleton Colony of Morris and Lyon Counties, State of Kansas."

II

The purpose for which this corporation is formed is to promote emigration and the encouragement of agriculture and the acquisition of homes for colored people.

III

The place where its business is to be transacted is at Dunlap, in the county of Morris, state of Kansas.

IV

The term for which this corporation is to exist is fifty years.

V

The number of directors or trustees of this corporation shall not be more than thirteen. †

Henry Adams started an even greater movement in Louisiana. He said to the Senate committee:

In 1870, I believe it was, or about that year, after I had left the army—I went into the army in 1866, and came out the last of 1869—and went right back home again, where I went from, Shreveport; I enlisted there, and went back there. I enlisted in the regular army, and then I went back after I had come out of the army. After we had come out a parcel of we men that was in the army and other men thought that the way our people had been treated during the time that we were in service—we heard so much talk of how they had been treated and oppressed so much and there was no help for it—that caused me to go into the army at first, the way our people was opposed. There was so much going on that I went off and left it; when I came back it was still going on, part of it, not quite so bad as at first. So a parcel of us got together and said that we would organize ourselves into a committee and look into affairs and see the true condition of our race, to see whether it was possible we could stay under a people who had held us under bondage or not. Then we did so and organized a committee. Some of the members of the committee was ordered by the committee to go into every state in the South where we had been slaves there, and post one another from time to time about the true condition of our race, and nothing but the truth.

*American Negro Academy: Occasional papers, No. 9, pp. 20-1.

†Negro Exodus from the Southern States, Vol. 8, pp. 387-8, 3rd part.

Then came increasing outrages. This organization appealed to the President and Congress in September, 1874. By 1877, however, the organization lost hopes of peace and justice in the South.

We found ourselves in such condition that we looked around and we seed that there was no way on earth, it seemed, that we could better our condition there, and we discussed that thoroughly in our organization along in May. We said that the whole South—every state in the South—had got into the hands of the very men that held us slaves—from one thing to another—and we thought that the men that held us slaves was holding the reins of government over our heads in every respect almost, even the constable up to the governor. We felt we had almost as well be slaves under these men. In regard to the whole matter that was discussed, it came up in every council. Then we said there was no hope for us and we had better go. . . . We had several organizations; there were many organizations; I can't tell you how many immigration associations, and so forth, all springing out of our colonization council. We had a large meeting, some five thousand people present, and made public speeches in 1877 on immigration.

The convention met April 17, 1879, and it declared:

The fiat to go forth is irresistible. The constantly recurring, nay, ever present, fear which haunts the minds of these our people in the turbulent parishes of the state is, that slavery in the horrible form of peonage is approaching; that the avowed disposition of the men now in power is to reduce the laborer and his interest to the minimum of advantages as freemen and to absolutely none as citizens, has produced so absolute a fear that in many cases it has become a panic. It is flight from present sufferings and from the wrongs to come. The committee finds that this exodus owes its effectiveness to society organizations among plantation laborers; that it began with the persecutions and the political mobs of the years 1874 and 1875, and was organized as a colonization council in August, 1874, for emigration. This organization beginning in Caddo Parish, spread rapidly from parish to parish until it had permeated the state, and in sections particularly known as the cotton belt, where lawlessness and outrages upon black persons are most frequent, the society has been most active.

Today this organization, as your committee has definitely learned, numbers on its rolls 92,800 names of men, women and children over twelve years of age, in Louisiana, Northwestern Texas, Arkansas, Mississippi and Alabama; 69,000 of these are represented in the different parishes of this state. The cohesiveness of this organization in its secrecy and management being entirely committed to the plantation laborers and their direct representatives, has secured its potency. The representative political leader was neither intrusted with nor informed of its existence. Year by year since 1874 the organization, as encroachment after encroachment was made on the rights of the colored people, grew and strengthened, and now when reduced to virtual peonage and the threatened deprivation of all rights as freemen and citizens is imminent, the exodus has ensued and its consequences are manifest.*

Actual movement of immigrants began in 1879. In Alabama the movement took shape in a labor convention, at Montgomery in 1872, which listened to a report from an agent sent to Kansas. The committee on labor and wages declared:

* Negro Exodus from Southern States, Vol. 8, part 2, pp. 39, 101, 108-9.

It will be seen from the above figures that the laborer is compelled to pay, in round numbers, 40 per cent for all the capital borrowed. We submit this is usury; the capitalist charging just five times the lawful interest:

Recapitulation of a Laborer's Account

Total from all sources	\$87.31
Total outlay.....	306.20
Profits	\$ 81.11

Out of this amount (\$81.11), the laborer must clothe himself and family, feed the little ones, and furnish medical attendance for the same. Hence his inability to accumulate property. Mr. McKiel then introduced the following resolution, which was adopted:

Whereas, the report of the committee on labor and wages shows a sad condition of affairs amongst the colored citizens of Alabama, owing in a great part to the fact that we are landless: Therefore,

Be it resolved, That this convention memorialize the Congress of the United States to pass the bill now pending before that honorable body, known as "A bill to incorporate the Freedmen's Homestead Company," thinking as we do that such a company would do much good by assisting many poor men to obtain homes, thereby rendering him a free and independent citizen.*

On December 2, 1874, another convention met in Montgomery and sent a long memorial to President Grant. The convention declared:

We have, therefore, organized an emigration association to give to them authority to take steps as will best effect the early settlement of a colony of colored families in the far West, which, in case of success, may be a nucleus around which many thousands of the hard-working colored families of Alabama may build for themselves happy homes.†

In Texas we are told this story:

Last July we held a state conference; that is, I mean the delegates, of whom I was one. This conference was held in the city of Houston for the purpose of consulting the best steps to be taken with regard to the migration of colored people, and also to their future elevation. I had the honor of being elected one of the commissioners on migration from the sixth Congressional district. I have been traveling over the counties of my district ever since, lecturing to my people. Since last July I have gone through the following counties, and received the following amounts from each county: Hays county, \$4.40; Caldwell county, \$16.50; Guadalupe county, \$8.90; Comal county, \$3.20; Blanco county, \$1.50; Kendall county, \$2.75; Kerr county, \$2.55; Wilson county, \$6.85; Gonzales county, \$14.35; DeWitt county, \$26.95; Victoria county, \$21.20; Goliad county, \$13.40, the total amounting to \$122.55. In many counties I have walked from thirty to forty miles, because the people were so poor they could not help me.‡

North Carolina had a movement in 1878:

We, the undersigned colored people of the second Congressional district of North Carolina, having labored hard for several years, under disadvantages over which we had no control, to elevate ourselves to a higher plane of Christian civilization; and, whereas, our progress has been so retarded as to nearly

* Negro Exodus from Southern States, Vol. 8, p. 140, 3rd part.

† Negro Exodus from Southern States, Vol. 8, 2nd part, p. 401.

‡ Negro Exodus from Southern States, Vol. 7, pp. 430.

nullify all our efforts, after dispassionate and calm consideration, our deliberate conviction is, that emigration is the only way in which we can elevate ourselves to a higher plane of true citizenship.*

This was signed by 168 Negroes. South Carolina had a Charleston Colored Western Emigration Society, which endorsed the Nashville convention in 1879.

Finally all the movements culminated in a great convention at Nashville, Tenn., May 6-9, 1879. Here were gathered 139 representatives from Alabama, Arkansas, Georgia, Illinois, Indiana, Kansas, Kentucky, Louisiana, Minnesota, Mississippi, Missouri, Nebraska, Ohio, Oregon, Pennsylvania, South Carolina, Tennessee, Texas, Virginia and the District of Columbia. Many noted Negro leaders were there: a former lieutenant-governor of Louisiana, a future bishop, and United States paymaster, and such men as Gibbs of Arkansas, Pledger and R. R. Wright of Georgia, Council of Alabama, Knox of Indiana, T. W. Henderson of Kansas, Lewis of Louisiana, Lynch of Mississippi, Loudin of Ohio, Still of Pennsylvania, Rainey of South Carolina, Burrus and Napier of Tennessee, Cuney of Texas, and Cronwell of the District of Columbia. This, the most representative Negro convention ever assembled in the South, said in its address:

Fifteen years have elapsed since our emancipation, and though we have made material advancement as citizens, yet we are forced to admit that obstacles have been constantly thrown in our way to obstruct and retard our progress. Our toil is still unrequited, hardly less under freedom than slavery, whereby we are sadly oppressed by poverty and ignorance, and consequently prevented from enjoying the blessings of liberty, while we are left to the shame and contempt of all mankind. This unfortunate state of affairs is because of the intolerant spirit exhibited on the part of the men who control the state governments of the South today. Free speech in many localities is not tolerated. The lawful exercise of the rights of citizenship is denied when majorities must be overcome. Proscription meets us on every hand; in the school-room, in the church that sings praises to that God who made of one blood all the nations of the earth; in places of public amusement, in the jury box, and in the local affairs of government we are practically denied the rights and privileges of freemen.

We can not expect to rise to the dignity of true manhood under the system of labor and pay as practically carried out in some portions of the South today. Wages are low at best, but when paid in scrip having no purchasing power beyond the prescribed limits of the landowner, it must appear obviously plain that our condition must ever remain the same; but with a fair adjustment between capital and labor, we as a race, by our own industry, would soon be placed beyond want and in a self-sustaining condition.

Resolved, That it is the sense of this conference that the great current of migration which has for the past few months taken so many of our people from their homes in the South, and which is still carrying hundreds to the free and fertile West, should be encouraged and kept in motion until those who remain are accorded every right and privilege guaranteed by the constitution and laws.

Resolved, That we recommend great care on the part of those who migrate.

* Negro Exodus from Southern States, Vol. 7, p. 281, 1st part.

They should leave home well prepared with certain knowledge of localities to which they intend to move; money enough to pay their passage and enable them to begin life in their new homes with prospect of ultimate success.*

On the Northern side both Negroes and whites organized immigration aid societies. Some of them simply spent money furnished by others. Others were more extensive organizations. In Indianapolis, for instance:

On Wednesday evening, December 3, 1879, a meeting was held in the lecture room of the Second Baptist Church to organize a relief society to care for the colored emigrants, as we learned that some of them were on their way here from North Carolina, and that they would arrive here destitute. After the preliminary organization of the meeting, the object of the same being stated, on motion it was voted that a society be organized tonight for the purpose of helping and caring for those people when they arrive here, similar to and in co-operation with the relief society which was organized at the A. M. E. Church, November 24†

This committee collected \$296.85.

Two similar societies worked in St. Louis:

The colored men of this city, who have been active in the organization of the above named society to assist the colored immigrants from the South in finding local habitation in the rich and growing West, have just perfected that organization, with the above named as president, secretary, treasurer and directors. These names include some of the leading colored men of the place and an advisory board, to be composed of some of the most public-spirited and benevolent of our citizens, and these are a guaranty to all who know them of perfect good faith, integrity and trustworthiness in the distribution of such funds as may be contributed to them for the purposes indicated.

The Colored Refugee Relief Board committee

Found 2,000 emigrants half clad, without food or means, filling the colored churches, halls and houses, and began at once an active canvass for funds, and for weeks liberal hands administered to their every want, and boxes of clothing and baskets of food were given without stint; but still they came upon every boat from the lower Mississippi, until the movement assumed stupendous proportions, and the original committee felt the necessity of extending their appeal. Already the committee, through solicitations, have issued 50,000 rations and clothing and transportation for 4,004 persons.

The second society raised \$3,341.42.

The result of this great movement was thus reported:

During the first year in Kansas the freedmen entered upon 20,000 acres of land and plowed and fitted for grain-growing 3,000 acres. They built 300 cabins and dugouts, and accumulated \$30,000.

In the month of February, 1880, John M. Brown, Esq., general superintendent of the Freedmen's Relief Association, read an interesting report before the Association, from which the following extract is taken:

The great exodus of the colored people from the South began about the first of February, 1879. By the first of April 1,300 refugees had gathered around Wyandotte, Kans. Many of them were in a suffering condition. It was then

* Negro Exodus from Southern States. Vol. 8, 2nd part, pp. 244-5.

† Negro Exodus from the Southern States, Vol. 7, p. 355.

that the Kansas Relief Association came into existence for the purpose of helping the most needy among the refugees from the Southern states. Up to date about 60,000 refugees have come to the state of Kansas to live. Nearly 40,000 of them were in a destitute condition when they arrived, and have been helped by our association. We have received to date \$68,000 for the relief of the refugees. About 5,000 of those who have come to Kansas have gone to other states to live, leaving about 55,000 yet in Kansas. About 30,000 of that number have settled in the country, some of them on lands of their own or rented lands; others have hired out to the farmers, leaving about 25,000 in and around the different cities and towns of Kansas.*

The census shows the following Negroes in Kansas:

1860.....	627
1870.....	17,108
1880.....	43,107
1890.....	49,710
1900.....	52,003

Since 1880 immigration to the North has gone on steadily, but there has been no large co-operative movement.

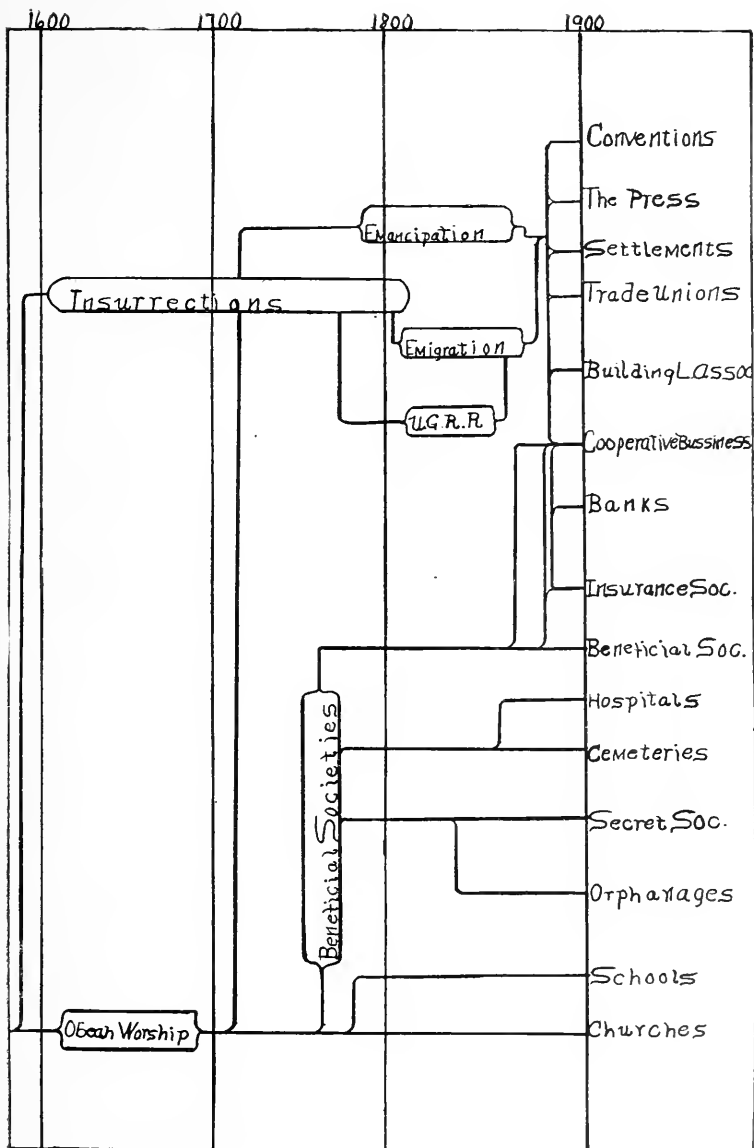
Part 3. Types of Co-operation

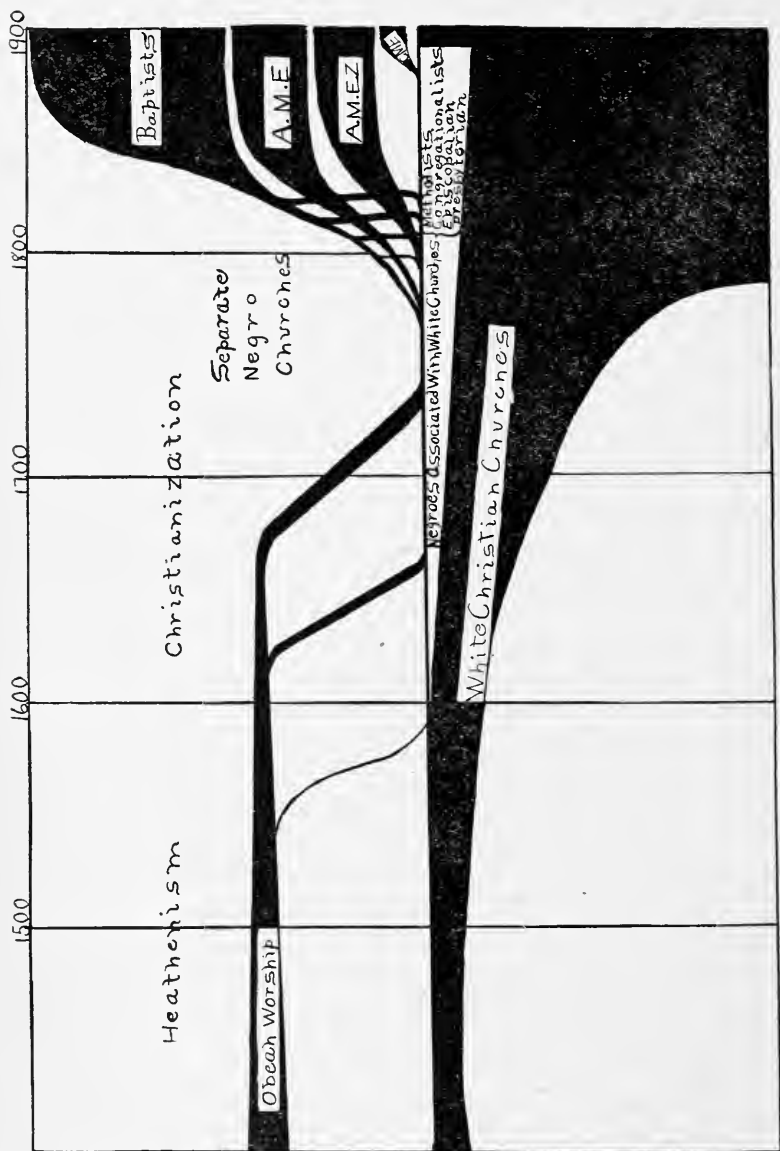
Section 9. The Church

The development of the Negro American has been as follows (see diagram): The Christian Church did but little to convert the slaves from their Obeah worship and primitive religion until the establishment of the Society for the Propagation of the Gospel in Foreign Parts in 1701; this society and the rising Methodists and Baptists rapidly brought the body of slaves into nominal communion with the Christian Church. No sooner, however, did they appear in the Church than discrimination began to be practiced which the free Negroes of the North refused to accept. They, therefore, withdrew into the African Methodist and Zion Methodist Churches. The Baptists even among the slaves early had their separate churches, and these churches in the North began to federate about 1836. In 1871 the Methodist Church, South, set aside their colored members into the Colored Methodist Episcopal Church, and the other Southern churches drove their members into the other colored churches. The remaining Northern denominations retained their Negro members, but organized them for the most part into separate congregations.

Practically, then, the seven-eighths of the whole Negro population is included in its own self-sustaining, self-governing church bodies. Nearly all of the other eighth is economically autonomous to a very large degree. Consequently a study of economic co-operation among Negroes must begin with the Church group. The most compact and powerful of the Negro churches is the African Methodist Episcopal Church. Its membership has grown as follows:

* Williams, Vol. II, pp. 536-7.





The Church

57

A. M. E. Church

	Members	Ministers
1787.....	42	2
1818.....	6,778	7
1822.....	9,888	15
1826.....	7,937	17
1836.....	7,594	27
1846.....	16,190	67
1856.....	19,914	165
1866.....	73,000	265
1876.....	206,331	1,418
1886.....	403,550	2,857
1888.....	452,782	3,569
1890.....	466,202	3,809
1895.....	497,327	4,125
1896.....	618,854	4,680
1900.....	663,746	5,659
1903.....	759,510	5,838

The property held is reported as follows:

	No. of Churches	Valuation of Property *	Annual Confer'n's	No. Bishops
1787.....	1	\$ 2,500.00	.....	.....
1816.....	7	15,000.00	2	1
1826.....	33	75,000.00	3	1
1836.....	86	125,000.00	4	2
1846.....	198	225,000.00	6	4
1856.....	210	425,000.00	7	6
1866.....	286	825,000.00	10	3
1876.....	1,833	3,164,911.00	25	6
1886.....	3,304	5,341,889.00	44	7
1888.....	4,069	6,391,577.00	48	10
1890.....	4,069	7,772,284.00	48	9
1896.....	4,850	8,650,000.00	52	9
1900.....	5,775	9,013,341.00	64	9
1903.....	5,831	9,404,675.00	69	13

* Churches and Parsonages.

The property of 1903 was divided as follows:

	<i>Total value</i>
Total churches, 5,321.....	\$ 8,620,702.51
Total parsonages, 2,527.....	783,973.41
Total schools, 25.....	638,000.00

Grand total valuation of property.....\$10,042,675.92

The total income has been as follows:

	Pastors' support	Avg'e per pastor
1822.....	\$ 1,000.00	\$ 66.60
1826.....	1,017.00	63.35
1836.....	1,126.00	41.70
1846.....	6,267.00	93.50
1856.....	18,040.00	109.33
1866.....	85,593.00	322.99
1876.....	201,984.16	142.44
1886.....	583,557.79	204.25
1888.....	601,785.00	168.61
1890.....	619,547.00	158.49
1895.....	682,421.00	141.19
1896.....	956,875.00	204.00
1900.....	935,425.58	204.00
1903.....	986,988.96	168.00

Adding in traveling expenses, we have for the last four-year period:

Ministerial Support

Total support and traveling expenses per year \$1,046,858.00, divided as follows:

	<i>Per year</i>	<i>Quadrennium</i>
Bishops	\$ 26,000.00	\$ 104,000.00
General officers	12,300.00	49,200.00
Bishops' widows	1,200.00	4,800.00
Presiding elders	176,868.00	707,472.00
Ministers	830,490.00	3,321,960.00
Grand totals	\$ 1,046,858.00	\$ 4,187,432.00

Total amounts of money raised for all purposes other than reported above is:

Per year	\$ 2,632,613.06
Per quadrennium	10,530,452.24

General Fund ("Dollar Money")

(Raised by a tax of \$1.00 per member.)

1872-1876	\$ 95,553.93
1876-1880	99,999.42
1880-1884	175,252.45
1884-1888	229,013.85
1888-1892	313,341.44
1892-1896	357,942.00
1896-1900	403,407.88
1900-1903	379,368.55

Grand total

\$2,053,879.52

The dollar money, or general fund, is divided as follows:

Forty-six per cent to the financial secretary, Washington, D. C.

Ten per cent to the secretary of Church Extension, Philadelphia, Pa.

Eight per cent to the secretary of Education, Kittrell, N. C.

Thirty-six per cent retained by each Annual Conference and used for local purposes.*

Home and Foreign Missionary Department

	<i>Raised</i>	<i>Received from dollar money</i>	<i>Total expended</i>
1864-1868	\$ 5,425.65		\$ 5,425.65
1868-1872	9,317.32		9,317.32
1872-1880	12,504.22	\$ 27,913.56	40,417.78
1880-1884	34,811.83	54,510.51	89,322.34
1884-1888	19,001.09	73,227.18	92,228.27
1888-1892	25,075.47	187,772.45	213,447.92
1892-1896	66,819.27	146,050.24	212,869.51
1896-1900	58,876.36	145,226.71	204,103.07
1900-1903	80,815.66	136,805.15	217,620.81
Total	\$313,246.87	\$ 771,505.80	\$1,084,752.67

The African Methodists had but a few posts in slave territory outside of Maryland and Delaware. William Paul Quinn, the pioneer of the West, blazed a path from Pittsburg to St. Louis, including Louisville, Ky. Good, substantial buildings were erected on slave territory at St. Louis, Louisville and New Orleans, La., in the early 50's.

In the wake of the army the banner of African Methodism was firmly planted under the leadership of Chaplains Turner and Hunter in the East and Southeast, followed by Carr and others in South Carolina, Bradwell and Gaines in Georgia, Pierce and Long in Florida, Handy and John Turner in Louisiana, Brook, Murray, Early, Page and Tyler in Kentucky and Tennessee, Carter and Jenifer in Arkansas, Rivelo and Stringer in Mississippi, Gardner

*Arnett's Budgett, 1900, pp. 142-4, 172-4.

and Bryant in Alabama, Wilhite and Grant in Texas, Ward on the Pacific coast, Wilkerson in Kansas and the Rocky Mountains, Dove and Embry in Missouri, Jameson in Virginia, Hunter and others in North Carolina. All this will give some idea of the spirit, and the territory covered will show the scope of their endeavor.*

This department has thus planted the church throughout this country, besides establishing 180 missions and 12,000 members in Africa and some work in the West Indies:

South Africa	West Africa
2 Conferences.	2 presiding elders.
9 presiding elders.	39 preachers.
56 ministers.	
12,000 members.	
Canada	West Indies
1 presiding elder	1 presiding elder.
8 preachers.	15 preachers.
346 members.	
	South America
	8 preachers.
	350 members.

Publication Department

1836-1848.....	\$ 12,530.69
1848-1852.....	11,585.47
1854-1861.....	17,655.63
1864-1872.....	54,425.33
1872-1876.....	41,368.69
1876-1880.....	50,142.27
1880-1884.....	63,139.65
1884-1888.....	49,123.49
1888-1892.....	55,567.86
1892-1896.....	67,876.46
1896-1900.....	65,876.57
1900-1903.....	46,944.92

Total business 1836-1903..... \$ 536,207.03 †

In a report to the General Conference of 1900 at Columbus, O., Rev. T. W. Henderson then the manager, gave the following valuation of the property:

<i>Recorder and Review</i>	\$ 25,000.00
Building and grounds.....	17,500.00
Steam and power plant.....	1,800.00
Presses, folders, stitchers, etc.	4,210.00
Type, plates and fixtures.....	6,000.00
Stock on hand, etc.....	6,400.00
Paper, ink, etc.....	500.00
Total.....	\$ 61,440.00

This valuation does not include the amounts due for merchandise, printing and subscriptions to the *Recorder and Review*, which would be \$5,659.24 more. This added to the actual valuation would make the amount \$67,099.24. The liabilities then were \$11,263.60; assets over liabilities \$55,835.64 ‡.

The history of this department is thus given officially:

The first book of Discipline was published in 1817 by Richard Allen, in advance of this action of General Conference, and contained the articles of religion, government of the church, confession of faith, ritual, etc. A Hymn Book, for the use of the church, was compiled and published. Aside from this and the publishing of the Conference Minutes, but little was accomplished

* United Negro, pp. 305-6.

† Arnett's Budget, 1900, p. 139.

‡ United Negro, pp. 540-41.

until the year 1841, when in the New York Conference a resolution was made that a magazine be published monthly; but for the want of proper funds could only be published quarterly. This gave promise of some considerable success for nearly eight years.

In 1848 the General Conference elected Rev. A. R. Green general book steward and authorized him to purchase a newspaper called the "*Mystery*," edited by Martin R. Delany, and to change its name to the "*Christian Herald*," also to move the Book Concern from Philadelphia to Pittsburg; which he did and continued the publication of the paper until the General Conference in 1852. The name of the paper was then changed to the "*Christian Recorder*."

This paper was looked upon by the slaveholders of the South and proslavery people of the North as a very dangerous document or sheet, and was watched with a critical eye. It could not be circulated in the slave-holding states by neither our ministers nor members. Hence its circulation was proscribed until the breaking out of the war in 1860, when through the aid of the Christian Commission it did valuable service to the freedmen throughout the South. It followed the army, went into the hovels of the freedmen and also the hospitals, placed in the hands of soldiers, speaking cheer and comfort to the law-abiding and liberty-loving slave whose manacles were about to fall off.*

The *Review* and *Recorder* are still published.

Church Extension

The Department of Church Extension of the African Methodist Episcopal Church was organized in 1892 by the Annual Conference at Philadelphia. The revenue coming into this society consists principally of savings from funds that were hitherto collected and spent without definite purpose. In 1872 the General Conference adopted what is known as the Dollar Money law. It was the intention that one dollar from or for each member of the church should cover all the expenses of the general connection for missionary and educational work, the support of bishops, general officers, superannuated preachers, and help the Conferences to help the widows of deceased preachers, and assisting in making up the support of pastors on poor fields.

In one year we have secured through the efforts of our resident bishop \$50,000 of church property in South Africa alone, while word from one of our presiding elders in Liberia to the secretary of Church Extension is, "We are pushing into the interior; stand by us."

The constitution provided the revenues without extra taxation on the general church, as follows:

Ten per cent of the Dollar Money; fifty per cent of the Children's Day; admission fees and annual dues to the Women's Department of Church Extension; special collections, gifts and bequests, etc.

We herewith submit the result of our savings for ten years, or the moneys handled by this department.

Fifty per cent of Children's Day to April 23, 1902.....	\$ 29,862.32
Ten per cent of Dollar Money to April 23, 1902.....	89,122.58
Loans returned to the Department.....	14,833.92
Interest returned to the Department.....	3,817.90
Grand total	\$145,728.61
We have disbursed in loans to churches	97,751.71
Have donated to needy churches.....	12,119.79
Total	\$109,871.50

*Arnett's Budgett, 1900, p. 138.

Our assets in notes and mortgages up to April 23, 1902, and other securities ..	97,630.34
Property belonging to the Department	30,500.00
Total *	\$128,130.34
Liabilities	6,390.00

The following number of loans have been made during the quadrennium :†

1896-1897	\$177
1897-1898	70
1898-1899	80
1900	94
Total	\$461
Donations	79

Grand total churches, schools and Departments helped by this Department
this quadrennium\$540

Church Extension

Receipts

1892-1893	\$ 4,817.07
1893-1894	11,896.56
1894-1895	11,568.12
1895-1896	12,119.55
1896-1897	14,426.60
1897-1898	17,252.99
1898-1899	15,403.25
1899-1900	17,391.14

Grand total.....\$ 104,875.28

	<i>Loans</i>	<i>Donations</i>	<i>Total</i>
1897	\$ 10,407.17	\$ 1,149.48	\$ 11,556.66
1898	11,614.30	719.00	12,433.80
1899	11,150.25	656.98	11,807.23
1900	9,070.96	1,142.83	10,213.79
	\$ 42,242.69	\$ 3,668.29	\$ 45,910.98

Sunday School Union

Receipts

1882-1888	\$ 40,271.72
1888-1892	82,623.26
1892-1896	60,714.62
1896-1900	72,835.42
1900-1903	68,814.05

Total\$ 334,259.07

The secretary reports in 1907:

Our real estate line is valued at \$15,000.00. Machinery, type, fixtures, etc., is about \$37,000.00. We circulate about two million periodicals per annum, consisting of teachers' and scholars' quarterlies, Gems, Juveniles, Little Bible Seekers and primaries for beginners, the *Sunday School Monitor*, books and pamphlets, etc. Our receipts are about \$40,000 per annum; our pay-roll is about \$1,000 per month.

* United Negro, pp. 306-7.

† Arnett's Budgett, 1900, pp. 152-153.

Educational Department*

Amount of Money for Education by A. M. E. Church

1847-1903, Union Seminary	\$ 20,000.00
1863-1903, Wilberforce University	440,164.77
1891-1903, Payne Seminary	44,800.00
Grand total for Wilberforce plant	\$ 504,964.77
1891-1903, connectional money	\$1,021,558.49
1900-1904, by endowment	48,000.00
1900-1904, by 8 per cent	40,000.00
Grand total connectional	\$1,109,558.49
Grand total for education	1,614,523.26

Some figures follow showing the total amounts raised for the church in certain years.

The receipts of the church in 1876 were as follows:

Amount of contingent money raised	\$ 2,976.85
Amount raised for the support of pastors	201,984.06
Amount raised for the support of presiding elders	23,806.66
Amount of Dollar Money for general purposes, etc	28,009.97
Amount raised to support Sunday Schools for the year 1876 ..	17,415.33
Amount raised for the missionary society	3,782.72
Amount raised in one year for building churches	169,558.60

Total amount raised for all purposes

\$ 447,624.19

The receipts of four departments of the church, 1880-1884, were:

Financial department	\$ 179,854.30
Publication department	63,139.60
Missionary department	34,500.00
Sunday school department	2,341.61
Total	\$ 279,835.56

The total income of the church in this same period, 1880-1884, was:

General departments	\$ 279,835.56
Support of pastors	1,611,189.01
Presiding elders' support	177,275.26
All other purposes	1,718,129.89
Grand total	\$3,786,429.72

The total income for the one year, 1884, was:

Contingent money	\$ 4,634.09
Presiding eldership	50,680.22
Pastors' support	393,789.23
Church extension	144,669.91
Missionary	5,358.04
Bishops' traveling expenses	1,002.51
Pastors' traveling expenses	16,869.78
Presiding elders' traveling expenses	6,059.09
Educational money	3,139.43
Haytian mission	942.90
Charity	7,228.40
Incidental expenses of the trustees	180,446.25
Church debts	33,962.93
Delegate money	2,150.01
Dollar Money	49,400.00
Sunday school money	27,400.00
Total	\$ 814,647.79

The income for 1900 is thus reckoned up by the church statistician:

For the year	\$1,777,948.20
End month	148,162.55
End day	4,938.74
End hour	289.18
End minute	48.18
End second	80

* For details see *Schools infra*.

Financial Support of Ministry, 1900

Presiding elders support, per annum	\$ 145,735.37	
Ministers' support, per annum	835,796.21	
Traveling expenses, per annum	23,594.00	\$1,011,125.58
Bishops' support, per annum	26,000.00	
General officers support, per annum	5,400.00	31,400.00

Grand total for ministerial support for one year..... \$1,042,525.58

The next largest Negro church is that of the

Baptists

The growth in numbers of this sect is not accurately known. They are primarily small disassociated groups of worshippers whose economic activities were small, except in large cities, until the individual groups united into associations. The first of these associations was formed in Ohio in 1836, followed by another in Illinois in 1838. The growth of these associated Baptists has been as follows:

Negro Baptist

	<i>Members</i>	<i>Ministers</i>	<i>Churches</i>
1850	150,000		
1885	1,071,902	4,590	9,097
1891	1,399,198	8,637	11,987
1894	1,604,310	10,119	13,138
1901	1,975,538	14,861	15,654
1902	2,038,427	16,080	16,140
1905	2,110,269		16,966

Value of Property

1894	\$ 11,271,651
1901	11,605,891
1902	12,196,130
1905	14,376,372

Total Income

1891

Contributions for salaries and expenses.....	\$ 688,856.14
Contributions for missions	38,051.04
Contributions for education	14,958.07
Contributions for miscellaneous.....	79,260.46

Total contributions reported \$ 821,125.71

1901

Total raised 1,816,442.72

1902

Church expenses	3,090,190.71
Sunday school expenses	107,954.00
State missions	9,954.00
Foreign missions	8,725.00
Home missions and publications	81,658.40
Education	127,941.00

Total..... \$3,425,523.11

The most remarkable department of the Baptist Church is the

National Baptist Publication Board

This organization is so unique that a careful history is necessary. The proposition to establish a publishing house was adopted at the Savannah Convention in 1893.

In 1894 at Montgomery, Ala., the question was again discussed, but many obstacles were found in the way. Rev. R. H. Boyd of San Antonio, Texas,

offered a set of resolutions, setting forth that this publishing committee, board, or concern should proceed at once to the publication of Sunday School literature, consisting of the International Lessons in either newspaper, magazine or pamphlet form for the benefit of their own schools, which was adopted.

On the 15th of December, 1896, Rev. R. H. Boyd, secretary and manager, opened his office in Nashville, Tenn., and secured copies of the electrotype plates from the Sunday Schools of the Southern Baptist Convention and employed the Brandon Printing Company, the University Printing Press of Nashville, Tenn., to publish for him ten thousand copies of the *Advanced Quarterly*, ten thousand *Intermediate Quarterlies*, ten thousand *Primary Quarterlies* and two thousand copies of the *Teachers' Monthly*, thus launching the long-talked of Negro Publishing Concern. At the next meeting of the National Baptist Convention in Boston, Mass., Secretary Boyd reported having sent out during the year 700,000 copies of the periodicals, together with song books, Bibles and other religious literature.*

The Publishing Board is an incorporated publishing institution, incorporated in 1898, under the special provision granted by the legislature of Tennessee, with headquarters at Nashville, domiciled in the Publishing House, 523 Second avenue, North, or on the corner of Second avenue and Locust street. This Publishing Board owns or holds in trust for the National Baptist Convention three lots with four brick buildings thereon. Besides this it rents or leases two other brick buildings. These make up the domicile of the Publishing Board, and is known as the National Baptist Publishing House.

All the work of the Publishing Board is operated under the supervision of a general secretary, assisted by a local Board of management, consisting of nine members. These nine members hold monthly meetings, the second Tuesday in each month. In these meetings they hear and pass upon the reports, recommendations, etc., of the general secretary, and up to this time make quarterly reports to the Executive Committee of the Home Mission Board located at Little Rock, Ark. In this way the Home Mission Board has been a kind of clearing house through which this local committee of management, better known and styled as Board of Directors of the National Baptist Publishing Board, could clear itself and make its reports.

The clerical work of the Publishing Board is operated in three divisions:

First—The Corresponding Department. This part of the clerical work consists of the work of reading and answering all letters, sending out general information to Sunday schools, churches and missionaries. In order to do this work with any degree of success, it requires the greater part of the time of the general secretary, his chief clerk and a corps of six stenographers. A great deal of this correspondence arises from the fact that the Baptists throughout the country have learned to make the National Baptist Publishing Board a bureau of information; hence they ask and expect answers to great and grave questions and issues that arise among our denomination from time to time.

Second—The Bookkeeping and Counting Department. This department consists of a bookkeeper and from four to five assistants, according to the accumulation of work. In this department an accurate account must be kept, first, of the invoices of all material purchased, the time of the clerks and employees who earn salaries here, receipts and disbursements of all moneys coming into the institution for job work done for others, receipts from sales, donations, gifts and bequests and other receipts or disbursements.

Third—Shipping and Mailing Department. This department includes the

* United Negro, p. 526.

shipping by freight or express and by mail. This labor is performed under the supervision of a chief mailing and shipping clerk with a corps of from twelve to fifteen assistant clerks.

The Editorial Department

The editorial department consists of one editorial secretary and his stenographer, five associate editors and thirty-six contributors. The editorial secretary has the general oversight of all matter which goes to make up the various periodicals that are published by the institution, lays out the work to be performed by his associate editors, names the subjects upon which the thirty-six contributors are to prepare special articles.

The Printing or Manufacturing Department of the Publishing Board

The National Baptist Publishing Board is a threefold institution. It is a publishing, printing and missionary institution; and, therefore, acts in a threefold capacity. We consider that the first and greatest work of the National Baptist Publishing Board is its missionary, Sunday school and colporteurage work. All other labors or efforts put forth by the Board are simply the means to the end of doing missionary work.

The Printing or Manufacturing Department is divided into three divisions, and is operated under the supervision of one general foreman assisted by three under foremen.

The first is known as the Composing Department. In this department all type is set, proof is read, pages are made up, stereotyping, and engraving is done; also all imposing or making up forms ready for the press room are completed here.

2. The Press Department. We have seven machines in this department; some of these cost us in the neighborhood of \$4,000 to \$5,000.

3. The Bindery Department. Negro bookbinders were a nonentity nine years ago when the Publishing Board began its operations in binding books. We made inquiries from Maine to California, and from the Lakes to the Gulf, but failed to find one all-round Negro bookbinder. The white bookbinding establishments persistently refused to take Negro boys as bookbinding apprentices, and our schools of technology have failed to produce any. Hence there was nothing left for us to do but to undertake the tedious and expensive task of manufacturing bookbinders before we could manufacture books by Negro artisans.

After ten years of patient, arduous and expensive toil, we boast of being prepared to turn out of our bookbindery, with our bookbinding machinery and bookbinding Negro artisans, well bound books that will take a place of merit among the work of the best book publishers of the country. This department turns out all grades of work from a common, wire-stitched, paper covered pamphlet to a fine machine-sewed, morocco covered, gilt edged, gold embossed volume of any size—from a vest pocket book to a fifteen hundred page folio book.

In giving these three divisions of the manufacturing department, it is necessary here to say that besides the above named skilled laborers, the Publishing Board is required to operate both a steam and electric plant, and must, therefore, keep on hand a corps of firemen, engineers, machinists and electricians.

This institution has been able in the last ten years to husband and organize all these skilled laborers, composed exclusively of Negro artisans, into a harmonious, well drilled working force.

The Publishing Department of the National Baptist Publishing Board

This institution is not only a manufacturing and printing plant, but is also a publishing institution. It publishes millions of periodicals, tracts, pamphlets, booklets and books from the pens of the ablest and best and most noted Negro Baptist authors and editors the country has produced. It is scattering them broadcast throughout the length and breadth of the American continent, in the islands, and across the great waters, in the dark continent of Africa, Asia and Europe.

We are supplying more than 15,000 Negro Baptist Sunday schools with their literature, and nearly, if not quite, a million of young and old Negro Baptists are reading from the pens and press of Negro Baptists.

To give some idea of the circulation of our religious literature we present the following figures of our Sunday school periodicals:

NAMES OF PERIODICALS	<i>Number circulated this year</i>	<i>Last year</i>	<i>Increase over last year</i>
Teacher (monthly)	200,500	182,200	18,300
Senior Quarterly	45,000		
Advanced Quarterly	800,000	795,000	5,000
Intermediate Quarterly	500,000	430,800	69,200
Primary Quarterly	600,000	564,724	35,276
Lesson Leaflets, etc.	900,000	896,000	4,000
Lesson Cards, etc.	3,852,200	3,439,800	312,400
Bible Picture Lesson as the	96,856	86,424	10,432
Baptist Sunday School	75,000	60,000	15,000
Child Bible Question	150,000	135,000	15,000
National Baptist Easy Lesson	286,300	250,000	36,300
National Baptist Concert	1,500,000	1,100,000	400,000
Total	9,006,815	7,938,948	1,066,867

The Book and Tract Department

Besides the circulation of these 9,000,000 copies of Sunday school periodicals annually among the 15,000 Negro Baptist Sunday schools, we send out 170,617 religious circulars, 178,559 religious tracts and booklets, the \$3,766.42 worth of books and Bibles distributed free of charge by missionaries, the \$5,937.38 worth of books and Bibles distributed by us, through the sixty-six field men that this institution is employing. Take a glance at the dividends arising from the sale of thousands of song books, Bibles and other standard religious books that are being sold and distributed by the thousands throughout the length and breadth of this country, and some faint idea can be had of the magnitude of the work that is being performed by this National Baptist Publishing Board, starting ten years ago from nothing—nothing but faith in God and the justice of its cause, going forth as a great giant strengthened with new wine to battle against the opposition that is hurled against the Bible, the Christian religion and the true Baptist doctrine.

Letters received and answered during the first ten years:

<i>Year</i>	<i>Letters</i>
1897	13,579
1898	43,160
1899	64,816
1900	99,886
1901	116,504
1902	139,912
1903	149,914
1904	177,131
1905	204,864
1906	196,258

Total

1,206,018

Money collected and expended for the National Baptist Publishing Board in the last ten years and reported to the Convention :

YEAR	<i>Business Department</i>	<i>For Missions</i>	<i>Total</i>
1897.....	\$ 4,864.29	\$ 1,000.00	\$ 5,864.29
1898.....	16,869.23	2,557.41	19,426.64
1899.....	27,330.97	4,352.25	31,683.22
1900.....	40,888.96	8,920.41	49,809.37
1901.....	51,426.67	10,997.17	62,423.84
1902.....	58,666.36	15,741.26	74,407.62
1903.....	67,945.46	19,824.49	87,769.95
1904.....	80,319.68	27,520.43	107,840.11
1905.....	87,196.04	33,227.76	120,533.80
1906.....	102,490.68	49,621.90	152,112.58
Total .	\$ 537,498.34	\$ 173,873.08	\$ 711,371.42

Receipts and Disbursements

September 1, 1905, to August 31, 1906.

Receipts by Months

September 1, 1905, balance on hand	\$ 3,492 81
September, 1905.....	\$ 11,488 87
October, 1905.....	6,752 84
November, 1905.....	3,137 69— 21,379 50
December, 1905.....	8,110 61
January, 1906.....	9,250 74
February, 1906.....	3,121 46— 20,482 81
March, 1906.....	16,217 66
April, 1906.....	8,367 27
May, 1906.....	4,148 08— 28,733 01
June, 1906.....	7,699 99
July, 1906.....	7,873 29
August, 1906.....	2,829 27— 28,402 55

Grand total from Business Department	\$ 102,490 68
Brought forward from Missionary report on page 14.....	49,621 90
Grand total from receipts and balance on hand.....	\$ 152,112 58

Disbursements

1. For salary, wages, printing material and other incidental expenses in this department from September 1, 1905, to August 31, 1906.....	\$ 54,666 55
2. For merchandise, special material, freight and other incidental expenses of this department from September 1, 1905, to August 31, 1906.....	23,445 33
3. Stamps, postage, telegrams, telephone and other incidental expenses from September 1, 1905, to August 31, 1906.....	6,530 98
4. For editorial work, advertising, traveling and other incidental expenses of this department from September 1, 1905, to August 31, 1906.....	2,227 14
5. On real estate notes, rents, legal advice, interest and other incidental expenses of this department from September 1, 1905, to August 31, 1906.....	6,140 60
6. Machinery, repairs, insurance and other incidentals from September 1, 1905, to August 31, 1906.....	2,860 44
7. Coal, fuel, electricity, gas, ice, horse feed, water tax and other incidentals from September 1, 1905, to August 31, 1906.....	2,960 29
To balance on hand	3,650 26
Total	\$ 102,490 68
Brought forward from Missionary disbursements.....	49,621 90
Grand total.....	\$ 152,112 58

Economic Co-operation Among Negro Americans

Report of Periodicals Published by the National Baptist Publishing Board, 1897-1906

NAMES OF PERIODICALS	1897	1898	1899	1900	1901	1902	1903	1904	1905	1906	Total
The Teacher, a monthly magazine, 64 pages.....	21,000	53,000	64,500	81,800	131,000	139,000	162,100	172,200	182,200	200,500	1,215,800
Lesson Lender, a 2-page folio, weekly.....	105,000	327,000	505,000	557,000	.....	585,000	762,800	856,000	896,000	900,000	5,553,800
Child's Gem, 4-page weekly.....	.....	3,300	5,000	6,000	528,000	.....	.....	.....	.....	.....	512,300
Picture Lesson Cards, 2-page, weekly.....	160,000	728,000	1,210,000	1,560,000	2,310,000	2,500,000	3,000,000	3,250,000	3,439,800	3,852,200	22,070,000
Senior Quarterly, 18 pages.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	45,000	45,000
Advanced Quarterly, 32 pages.....	65,000	190,000	177,000	416,000	414,000	513,000	691,800	733,500	766,000	800,000	4,955,300
Intermediate Quarterly, 32 pages.....	35,000	85,000	141,000	175,000	244,000	250,000	304,600	327,000	430,800	500,000	2,492,400
Primary Quarterly, 32 pages.....	45,000	123,000	190,000	275,000	388,000	332,000	458,000	530,000	564,724	600,000	3,506,324
Concert Quarterly, 16 pages.....	20,000	75,000	150,000	250,000	800,000	850,000	950,000	1,000,000	1,100,000	1,500,000	6,704,000
Bible Lesson Pictures.....	4,500	10,850	20,800	33,800	41,000	50,000	67,925	80,000	86,424	107,856	492,755
Easy Lesson Primer.....	.....	.....	.....	.....	.....	90,000	120,000	150,000	250,000	286,300	806,300
Child's Bible Questions.....	.....	.....	.....	.....	.....	85,000	100,000	125,000	135,000	150,000	565,000
Baptist Sunday School Catechism.....	.....	.....	.....	.....	.....	85,000	100,000	50,000	60,000	75,000	370,000
Total.....	515,500	1,505,150	2,563,800	3,396,900	4,921,000	5,509,000	6,717,825	7,273,700	7,489,948	9,006,756	49,436,879

Home Mission Department, 1906

Number of missionaries, colporters, Sunday school and Bible workers working in co-operation with our Board during year	66
Number of churches helped to organize	39
New Sunday schools organized	53
Missionary societies formed or organized	157
Number of Conventions, Associations and other State and District meetings attended	780
Missionary and Bible Conferences held	990
Letters and postal cards written	17,617
Number of religious tracts, pamphlets and booklets distributed	178,559
Miles traveled to perform this labor	277,084
Money collected and applied to missionary work in communities where collected	\$ 14,968 19
Value of tracts, pamphlets and booklets distributed	1,632 89
Value of Bibles and books that were donated by missionaries to needy individuals and communities	1,380 88
Money collected by missionaries and colporters and applied to their salaries	6,844 61
Money donated by Home Mission Board of the Southern Baptist Convention on salaries of missionaries	8,603 83
Value of Bibles and books donated by the Publishing Board and applied to missionary operations	3,766 42
Money collected by missionaries and applied to their traveling expenses	5,937 58
Value of Bibles, books, booklets, etc., sent to missionaries and colporters to be sold and applied to their salaries	4,200 00
Salaries of general female missionaries working under the Woman's Auxiliary Board in co-operation with our Board and the Home Mission Board of the Southern Baptist Convention	600 00
Cash supplement on missionaries' salaries	457 50
Salary of Field Secretary	1,200 00

Foreign Mission Department

The Baptists were the first Negro missionaries:

From Georgia, where he preached the gospel in 1777, during the Revolution, George Lisle, a Negro Baptist, went to Jamaica in 1783. He preached the gospel to his own race of people at the race course and in his own hired house or room. He gathered a church of four and supported himself by his own labor. He spread the gospel among bond and free on neighboring plantations and to distant parts of the island, personally and by his own converts, so that in about seven years he had baptized 500 believers.

Rev. Lot Carey, who was a slave in Richmond, Va., purchased his freedom in 1813, raised \$700 for missions in Africa, and was the first missionary from America to Africa. From the days of Lisle and Carey the Negro Baptists of America have been prosecuting missionary work in the West India Islands and in Africa. They have four general organizations of their own through which they are doing missionary work in this and in other lands, besides many Negro churches contribute to both Home and Foreign Missions through the missionary organizations of their white Baptist brethren.*

The figures of Negro Baptist mission work for 1907 were:

<i>Summary by Months</i>	
September	\$ 1,853 50
October	634 10
November	3,014 77
December	553 37
January	634 74
February	1,589 78
March	436 79
April	4,197 69
May	1,671 73
June	736 26
July	1,151 33
August	2,273 60
Total	\$ 18,727 96

* De Baptiste, 1896.

Economic Co-operation Among Negro Americans

Baptist Property

South Africa

One hundred acres of land, Grand Cape Mound	\$ 600 00
Home for Dr. Bouey, worth	300 00
Other buildings reported by him	600 00
Chapel organ	75 00
Lot, foundation and church furnishings in Cape Town	1,325 00
Middletdrift church building	500 00
Mission home for Rev. Buchanan	300 00
School houses reported by him	600 00
Two bells	50 00
Queenstown school house, worth	2,000 00
One organ	40 00
One bell	25 00
Two typewriters	65 00
Desks, carpenter tools and books	150 00
Boksburg, Transvaal, church building	500 00

Central Africa

Ninety-three acres of land valued at	300 00
Substantial brick church house	1,200 00
Two four-room houses for missionaries	1,200 00
Organ	40 00
Holdings under Dr. Majola Agbebi reach quite	3,000 00

South America

Georgetown—Bethel Baptist Church	1,800 00
Georgetown—Nazareth Baptist Church, in course of erection, on which we have paid about	200 00
Organs and bells worth	150 00

West Indies

Mission House in St. John's, Barbados	150 00
---	--------

We give here only what is in the name of the Board.

Liabilities

To Edwards Bros., Liverpool, England	600 00
To Mayer & Tinsley, Kentucky	62 20
To Hayti Fund	145 35
Messrs. E. S. Darrell & Co., New York, for shipping goods to missionaries	11 47
African Lakes Corporation, Glasgow, Scotland, to draft drawn by L. N. Cheeh	1,800 00
Total	\$ 2,619 02

The cash account of a single Baptist church is of interest:

The Mt. Olive Baptist, Nashville, Tenn., 1902

Members contributing specified sums during the year:

\$4 50	1	\$ 4 50	\$1 56	1	\$ 1 56
3 50	1	3 50	1 50	46	69 00
3 06	1	3 06	1 35	1	1 35
3 00	106	318 00	1 30	1	1 30
2 75	16	44 00	1 25	34	42 50
2 50	28	70 00	1 15	1	1 15
2 25	19	42 75	1 10	1	1 10
2 10	1	2 10	1 05	1	1 05
2 00	32	64 00	1 00	34	34 00
1 80	2	3 60	Under \$1.00	184	68 00
1 75	31	54 25	Total	542	\$30 77

Received from members	\$ 830 77
Received from regular Sunday collections	1,976 89
Received from Sunday school	107 55
Received from Woman's Mission Society	94 47
Received from Young People's Society	40 71
Miscellaneous	36 24
Total	\$ 3,086 63

Paid pastor.....	\$ 1,029 62
Paid Landis Banking Company.....	280 00
Paid janitors.....	150 00
Paid Sunday School Department.....	106 55
Paid Missionary Department.....	94 47
Paid B. Y. P. U.....	40 71
Paid poor saints.....	50 55
Paid insurance.....	240 00
Paid Phillips & Buttorff.....	100 00
Paid Ryan & Shea.....	79 00
Paid incidentals, repairs, coal, printing, conventions, missions, traveling ministers, sick members and appliances.....	855 81
Total paid out.....	\$ 3,026 61
Balance on hand.....	\$ 60 02

The next largest church is that of the Zion Methodists. This church started in New York, withdrawing gradually from the white church, leaning for a time toward the African Methodists of Philadelphia, but at last becoming fully independent and autonomous in 1822.

Zion Methodists

The growth of the Zion Methodists has been as follows:

	Ministers	Members
1821.....		1,500
1864.....	375	13,340
1891.....		425,000
1896.....	2,473	409,441
1900.....	2,602	551,591
1902.....		575,271

Finance

	Property	Income
1821.....	\$ 618,100.00	\$ 11,966.02
1900.....	4,865,372.00	
1905.....	5,094,000.00	

The income of this church is not easy to estimate. Some of its own estimates make the annual income over \$2,000,000, but this is an exaggeration.

The known items are:

1896-1900—Four Years

Bishops.....	\$ 64,378.78
Education.....	11,421.53
General officers.....	5,077.07
Publication.....	5,114.37
Miscellaneous.....	6,168.14
Four years.....	\$ 92,159.91
One year.....	23,014.97

To this must be added the following estimates:

Pastors' salaries.....	\$ 500,000.00
Building.....	400,000.00
Current expenses.....	153,700.00
General fund.....	23,014.97
Total.....	\$ 986,714.97

It seems safe to say that the church raises not less than a million dollars a year. Missions are maintained in Africa, the West Indies and Canada, and a report on publishing says:

We publish and send out *The Star of Zion* to about 5,000 annual subscribers, Rev. John W. Smith, editor. We publish and send out our own Sunday school literature to about 4,000 Sunday schools. The literature published and sent out from the Publication House each quarter consists of Teachers' Journals, Scholars' Senior Quarterly, Scholars' Intermediate Junior Quarterly, Picture Lesson Cards for our little people, Historical Catechism and Commandment Cards. We publish and send out the A. M. E. *Zion Quarterly Review* to about 1,000 subscribers.*

In 1866 the Methodist Church South erected its colored members into a separate and independent church called the Colored Methodist Episcopal Church:

The Colored Methodists

This church, started in 1866, has grown as follows:

	Ministers	Members
1866.....		80,000
1872.....	635	67,889
1896.....	1,400	200,000
1906.....	2,000	214,987

Its property was reported in 1906 as \$1,715,566. Its general church income was \$145,707 for the four years, 1898-1902. It probably raised at least \$350,000 a year in all.

The Methodists

(Colored Conferences)

1902

Churches.....	2,357	Value of churches	\$ 4,566,951
Members.....	245,954	Money raised	717,400

In 1906 the membership had grown to 327,000.

Other Denominations

The following figures for other denominations are given by Vass:

	Churches	Members	Value of Property
Baptists—			
Free Will	5	271	\$ 13,300
Primitive	323	18,162	135,427
Old Two Seed	15	265	980
A. U. M. E.	90	3,887	54,440
Congregational Methodist	9	319	525
U. A. M. E.	42	2,279	187,600
M. E. Protestant	54	3,183	35,445
Presbyterians	353	21,341	\$50,000
Cumberland	558	42,000	195,000
Afro-American	43	1,883	22,200
Protestant Episcopal	200	15,000	192,750
Congregationalists	230	12,155	246,125
Christians	150	16,000	135,825
Lutherans	10	305	15,150
Disciples of Christ	277	18,587	176,795
Evangelist Missionary	11	951	2,000
Reformed Episcopal	37	1,723	18,401
Catholics, Roman.....	31	14,517	237,400
Total	2,438	166,828	\$ 2,519,313

* United Negro, p. 532.

The total income of these churches is unknown, but may be estimated at not less than \$200,000 a year.

We may make, therefore, the following table which is based for the most part on reliable data, but partially on estimate:

DENOMINATION	Property	Income per Yr.
A. M. E.....	\$ 11,975,256	\$ 1,777,948 20
Baptist.....	14,376,372	3,425,523 11
Zion.....	5,094,000	986,714 97
C. M. E.....	1,713,366	350,000 00
M. E.....	4,566,951	717,400 00*
Others.....	2,519,313	200,000 00*
Total.....	\$ 40,245,258	\$ 7,457,586 28

* Raised by the Negroes themselves.

One other religious organization should be mentioned—the Young Men's Christian Association. There are now three International Secretaries for this work, 67 college associations and 34 city associations. These associations hold property worth at least \$250,000.

Section 10. Schools

Out of the churches sprang two different lines of economic co-operation:

1. Schools.
2. Burial societies.

From the burial societies developed sickness and death insurance, on the one hand, and cemeteries, homes and orphanages, on the other. From the insurance societies came banks and co-operative business. We will first notice the schools, for they stood back of the larger economic development by means of the burial society.

Church contributions to schools are estimated by Vass as follows:

DENOMINATION	Schools	Teachers	Pupils	Value plants	Yearly expenses
Baptist.....	88	440	8,947	\$ 600,000	\$ 157,324
A. M. E.....	24	160	6,685	750,000	125,000
A. M. E. Zion.....	10	70	2,500	200,000	50,000
Total.....	122	670	18,132	\$ 1,550,000	\$ 332,324

The early interest of the Negroes in education and their willingness to work and pay for it is attested to in many ways. In Philadelphia in 1796 we have the following minutes:

To the Teachers of the African School for Free Instruction of the Black People: We, the Trustees of the African Methodist Episcopal Church, called Bethel, . . . being convened on matters of importance relative to the education of the people of color, are desirous of a First Day school being held in our meeting house in such manner that it shall not interfere with the time of our meeting or worship. There has been a school kept in said meeting house last summer which was orderly attended by about sixty scholars, under the care of Thomas Miller, deceased, and having seen the good effects of the said

school, are anxious to have a permanent school kept in the said house so long as it may be convenient or agreeable. Signed by order of the Board of Trustees, Richard Allen, March, 1796.

We, the overseers and teachers of the First Day school, being present, it was then concluded that a night school be opened for the further utility of the people of color, and a solemnity attending, it was unanimously agreed that an orderly night school should commence in the next month, beginning at the sixth hour on the first, or second day in the said month. And it is fully agreed that no disorderly person be admitted into said school.*

In the city of Washington it was announced in 1818 that

"A School,"

Founded by an association of free people of color of the city of Washington, called the Resolute Beneficial Society, situated near the Eastern Public School and the dwelling of Mrs. Tenwick, is now open for the reception of children of free people of color and others, that ladies or gentlemen may think proper to send to be instructed in reading, writing, arithmetic, English grammar or other branches of education apposite to their capacities, by a steady, active and experienced teacher, whose attention is wholly devoted to the purposes described. It is presumed that free colored families will embrace the advantages thus presented to them, either by subscribing to the funds of the society or by sending their children to the school. An improvement of the intellect and morals of colored youth being the object of this institution, the patronage of benevolent ladies and gentlemen, by donation or subscription, is humbly solicited in aid of the fund, the demands thereon being heavy and the means at present much too limited. For the satisfaction of the public, the constitution and articles of association are printed and published, and to avoid disagreeable occurrences no writings are to be done by the teacher for a slave, neither directly nor indirectly, to serve the purpose of a slave on any account whatever. Further particulars may be known by applying to any of the undersigned officers.

"WILLIAM COSTIN, President.

"GEORGE HICKS, Vice-President.

"JAMES HARRIS, Secretary.

"GEORGE BELL, Treasurer.

"ARCHIBALD JOHNSON, Marshal.

"FRED LEWIS, Chairman of the Committee.

"ISAAC JOHNSON, } Committee." †

"SCRIPTO BEENS, }

In Ohio a hard fight was made for schools. In earlier times a few Negroes attended the public schools:

Whatever privileges they may have enjoyed in the schools were cut off in 1829 by a law passed that year that "the attendance of black or mulatto persons be specifically prohibited, but all taxes assessed upon the property of colored persons for school purposes should be appropriated to their instruction and for no other purpose." The prohibition was vigorously enforced, but the second clause was practically a dead letter.

In Cincinnati,

As early as 1820 a few earnest colored men, desiring to give their children the benefit of a school, raised by subscription a small sum of money, hired a

* Arnett's Budgett, 1904, p. 95.

† Williams, Vol. II, p. 182. Quoted from *National Intelligencer* (D. C.), Aug. 29, 1818.

teacher, rented a room and opened a school; but with such uncertain and limited funds it was possible to continue the school for only a few weeks, and it was finally closed altogether. This experiment was continued from time to time during the next ten years in Cincinnati. In September, 1832, a small Sunday school was gathered, which in three years numbered 125 scholars. In their zeal for improvement, a lyceum also was organized, where three times a week practical talks were given on different literary and scientific subjects, and often an attendance of 300 would gather for instruction. A circulating library of 100 volumes was also collected, but owing to the inability of so many to read and write, it was of little use save for its value as an inspiration. In March, 1832 an effort was again made for a school. A suitable room was rented from a colored man and a teacher secured. The clamor of the adults to gain admittance became so great that night schools were opened for two evenings a week, the number of teachers necessary being obtained from Lane Theological Seminary from among the young men preparing for the ministry. This school soon assumed such proportions that three additional schools were demanded and organized, one exclusively for girls, where instruction in sewing was made especially prominent.

The schools in Cincinnati continued to flourish, and the Negro population in the state increased till many other schools were established. Notwithstanding the discouraging circumstances which were met we find that in 1838 there were colored schools and churches in the counties of Columbiana, Logan, Clark, Guernsey, Jefferson, Highland, Brown, Dark, Shelby, Green, Miami, Hamilton, Warren, Gallia, Ross and, Muskingum. At the capital of the state there were two churches and two schools supported by the colored people.

In the northern section the first school of which I find any record was established in Cleveland in 1832, by John Malvin, who had formerly been a free colored preacher in Virginia, but had come to Cleveland in 1827, where he continued his work, doing odd jobs to pay his expenses.

Malvin had learned to read when a boy in Virginia, and he at once tried to interest the few colored families in Cleveland to provide some means for the education of their children. A subscription guaranteeing \$20 per month was raised for a teacher's salary, and the school was opened in 1832. Three years later, Malvin, who had proved himself an indefatigable worker, was instrumental in securing a convention at Columbus of the colored people of the state to devise some way of increasing the means to educate their people. The outcome of the convention was the organization of the School Fund Society, whose object was the establishment and maintenance of colored schools.

Under the auspices of this society schools were opened in Cincinnati, Columbus, Springfield and Cleveland, and were maintained for two years.*

In the southern section of the state the increasing colored population secured an increasing growth in the number and efficiency of the colored schools, which were supported largely by themselves, though the outside help was far greater in the cities than in country districts. In 1835 Cincinnati expended \$1,000 in sustaining colored schools, of which the colored people gave \$150, the rest being contributed by their friends. In 1839 the colored people paid \$889.03, and the self-sacrifice was not as great as in 1835, which showed a marked economic as well as intellectual advancement. We must bear in mind that few employments but day labor were open to the colored people in the cities at that time, and while in the rural sections the men were mostly small

* Hickok, pp. 81-89.

farmers, and as a consequence there was a greater degree of independence and thrift. Wherever there was a settlement of 100 or more, there we find a school for their children. In a small settlement in Gallia county a school of twenty-five scholars was maintained by colored people, who paid the teacher \$50 per quarter. In 1840 we find colored schools in nearly all the large towns in the southern part of the state.*

A separate school for colored children was established in Boston, in 1798, and

was held in the house of a reputable colored man named Primus Hall. The teacher was one Elisha Sylvester, whose salary was paid by the parents of the children whom he taught. In 1800 sixty-six colored citizens presented a petition to the school committee of Boston, praying that a school might be established for their benefit. A sub-committee to whom the petition had been referred, reported in favor of granting the prayer, but it was voted down at the next town meeting. However the school taught by Mr. Sylvester did not perish. Two young gentlemen from Harvard University, Messrs. Brown and Williams, continued the school until 1806. During this year the colored Baptists built a church edifice in Belknap street, and fitted up the lower room for a school for colored children. From the house of Primus Hall the little school was moved to its new quarters in the Belknap Street Church. Here it was continued until 1835, when a school house was erected and paid for out of a fund left for the purpose by Abiel Smith, and was subsequently called "Smith School House." The authorities of Boston were induced to give \$200 as an annual appropriation, and the parents of the children in attendance paid 12½ cents per week. The school house was dedicated with appropriate exercises, Hon. William Minot delivering the dedicatory address.

The African school in Belknap street was under the control of the school committee from 1812 to 1821, and from 1821 was under the charge of a special sub-committee. Among the teachers was John B. Russworm, from 1821 to 1824, who entered Bowdoin College in the latter year and afterward became governor of the colony of Cape Palmas in southern Liberia.†

Some few schools for Negroes existed here and there in the South before the war. In the District of Columbia, as already mentioned, no less than fifteen different schools were conducted here mainly at the expense of the colored people between 1800 and 1861. In Maryland, St. Frances Academy for colored girls was founded by the Roman Catholics in 1829. The convent originated with the French Dominican refugees, who came to Baltimore during the uprising in the West Indies. The sisters were colored. Another school, established in 1835, gave instruction to free colored children. In North Carolina there were before 1835 several schools maintained by the free Negroes. They had usually white teachers. After 1835 the few clandestine schools were taught by Negroes. In Charleston, S. C., there was a school for Negroes opened in 1744, which lasted some ten years. It was taught by a Negro and was for free Negroes only, although some slaves who hired their time managed to send their children there.

Free Negroes in Georgia used to send children to Charleston for education. They returned and opened clandestine schools in Georgia. In Savannah a French Negro, Julian Froumontaine, from San Domingo, conducted a free Negro school openly from 1819 to 1829, and secretly for sometime after. Schools were stopped nearly everywhere after 1830 and as slavery became more and more a commercial venture all attempts at Negro education was given up.‡

* Hickok, pp. 88-90.

† Williams, Vol. II, p. 162.

‡ Negro Common School, p. 21.

To the Negro slave, freedom meant schools first of all. Consequently schools immediately sprang up after emancipation:

GEORGIA: In December, 1865, the colored people of Savannah, within a few days after the entrance of Sherman's army, opened a number of schools, having an enrollment of 500 pupils and contributed \$1,000 for the support of teachers. Two of the largest of these were in Bryant's Slave Mart.

In January, 1866, the Negroes of Georgia organized the Georgia Educational Association, whose object was to induce the freedmen to establish and support schools in their own counties and neighborhoods.

In 1867, 191 day schools and 45 night schools were reported as existing. Of these, 96 were reported either wholly or in part supported by the freedmen, who also owned 57 of the school buildings.

ARKANSAS: After 1865 they established the first free schools that ever were in Arkansas. This they did at Little Rock, where, after paying tuition for a short time, they formed themselves into an educational association, paid by subscription the salaries of teachers, and made the schools free.

FLORIDA: Among the various agencies engaged in the work of educating the freedmen of the South are two, consisting of colored people in the southern states, and known respectively as the African Civilization Society, and the Home Missionary Society of the African Methodist Episcopal Church. . .

Several schools were opened at Tallahassee and other places in Florida shortly after the close of the war.

In 1866 the freedmen erected school houses at their own expense, besides contributing from their scanty means towards the support of teachers. They formed "school societies" and co-operated with the Bureau in furnishing school lots and erecting buildings.

KENTUCKY: After the war, the thirty schools which were established, in spite of great obstacles, were mainly supported by the freed people themselves.

NORTH CAROLINA: In 1867 the State Superintendent of Education reported that many instances had come under his notice where the teachers of a self-supporting school had been sustained until the last cent the freedmen could command was exhausted, and where these last had even taxed their credit in the coming crop to pay the bills necessary to keep up the school.

DISTRICT OF COLUMBIA: The first school in this district, built expressly for the education of colored children, was erected by three men who had been born and reared as slaves in Maryland and Virginia, George Bell, Nicholas Franklin and Moses Liverpool, about the year 1807.

In 1818 the Bell school house was again taken for educational purposes to accommodate an association organized by the leading colored men of the city and for the specific purpose of promoting the education of their race. This school was established upon the principle of receiving all colored children who should come, tuition being exacted only from such as were able to pay. It was more nearly a free school than anything hitherto known in the city.

This association of free people of color was called the "Resolute Beneficial Society." Provisions were made for an evening school on the premises and managers of Sunday schools were informed that on Sabbath days the school house belonging to this society, if required for the instruction of colored youth, would be at their service.

There was another free school which was called the Columbian Institute, which continued for two or three years; established about 1831; it relied mainly for support upon subscription, 12½ cents a month only being expected from each pupil, and this amount was not compulsory. Mr. Prout was at the head of this school.

It was in the Smother's school house that they formed their first Sunday school, and here they continued their very large Sunday school for several years, the Fifteenth Street Presbyterian Church springing ultimately from the organization. John F. Cook succeeded Prout in 1834.

In 1858 the Smother's house, after the Cook school was removed, was occupied two years by a free Catholic school, supported by the St. Vincent de Paul Society, a benevolent organization of colored people. The school was broken up in 1862 by incendiaries.

Immediately after the war of 1812 a free colored school was founded by an association of free colored people; it averaged nearly 300 scholars. The association was composed of the most substantial colored people of the city, and was maintained with great determination and success for a considerable period.*

The most elaborate system, perhaps, was that under General Banks in LOUISIANA. It was established in 1863, and soon had a regular Board of Education, which laid and collected taxes and supported eventually nearly a hundred schools with 10,000 pupils under 162 teachers.†

In General Howard's first Freedmen's Bureau report, he says:

Schools were taken in charge by the Bureau, and in some states carried on wholly—in connection with local efforts—by use of a refugees' and freedmen's fund, which had been collected from various sources. Teachers came under the general direction of the assistant commissioners, and protection through the department commanders was given to all engaged in the work. ‡

The inspector of schools testified:

PETITION FOR SCHOOLS.—As showing the desire for education among the freedmen, we give the following fact: When the collection of a general tax for colored schools was suspended in Louisiana by military order, the consternation of the colored population was intense. Petitions began to pour in. I saw one from the plantations across the river, at least thirty feet in length, representing 10,000 Negroes. It was affecting to examine it and note the names and marks (X) of such a long list of parents, ignorant themselves, but begging that their children might be educated; promising that from beneath their present burdens and out of their extreme poverty, they would pay for it.§

The report of 1868 had these figures:¶

The school report for the last six months in 1868 was as follows:

Day schools.....	1,198
Night schools.....	228
Total.....	1,426
Tuition paid by freedmen.....	\$ 65,319 75
Expended by Bureau.....	67,208 48
Total cost.....	\$180,247 44
Schools sustained wholly by freedmen.....	469
Schools sustained in part by freedmen.....	531
School buildings owned by freedmen.....	364
School buildings furnished by Bureau.....	417
White teachers.....	1,031
Colored teachers.....	713
Total enrollment.....	81,878
Average attendance.....	58,790
Pupils paying tuition.....	26,139

* Public Schools in the District of Columbia, Barnard, 1868-70; Schools of the Colored Population, 1801-1861.—M. B. Goodwin.

† Negro Common School, p. 22. ‡ Ibid., p. 23. § Ibid., p. 25. ¶ Ibid., pp. 28-29.

The report of the Bureau for 1869 which summed up the work, said:

The foregoing report shows that not more than one-tenth of the children of freedmen are attending school. Their parents are not yet able to defray the expenses of education. They are already doing something, probably more in proportion to their means, than any other class. During the last year it is estimated that they have raised, and expended for the construction of school houses and the support of the teachers not less than two hundred thousand dollars (\$200,000). They have shown a willingness to help, and as they prosper and acquire property, they will assume a larger share of the burden, either by voluntary contributions or by the payment of taxes for the support of schools.

The freedmen assist in the support of their schools to the extent of their ability. As their condition is improved, their willingness to contribute for education, as they always have for religious interests, exhibits itself in the largely augmented amount paid for the support of schools. Forty-four thousand three hundred and eighty-six pupils paid \$106,866.19 for tuition. This is by far the largest aggregate sum we have yet had the privilege of reporting; while many thousands of dollars were expended for board and salaries of teachers, and for construction of school houses, of which we received no report, the actual amount of which would greatly increase the above sum.

The total schools, attendance and disbursements of the Freedmen's Bureau were as follows: *

Increase of Education

<i>Date</i>	<i>Schools</i>	<i>No. of Teachers</i>	<i>Pupils</i>
1866.....	975	1,405	90,778
1867.....	1,839	2,087	111,442
1868.....	1,831	2,295	104,327
1869.....	2,118	2,455	114,522
1870.....	2,677	3,300	149,581

Expenditures for Schools

YEAR	EXPENDED BY			<i>Total</i>
	<i>Freedman's Bureau</i>	<i>Benevolent Associations</i>	<i>The Freed-men</i>	
1866.....	\$ 123,655 39	\$ 82,200 00	\$ 18,500 00	\$ 224,355 39
1867.....	531,345 48	65,087 01	17,200 00	613,632 49
1868.....	965,806 67	700,000 00	360,000 00†	2,025,806 67
1869.....	924,182 16	365,000 00	190,000 00†	1,479,182 16
1870.....	976,853 29	300,000 00	200,000 00†	1,576,853 29
Total.....			\$ 785,700 00	\$ 5,879,924 00

Finally the Negro carpet bag governments established the public schools:

Although recent researches have shown in the South some germs of a public school system before the war, there can be no reasonable doubt but what common school instruction in the South, in the modern sense of the term, was founded by the Freedmen's Bureau and missionary societies, and that the state public school systems were formed mainly by Negro reconstruction

* Negro Common School, pp. 30-32.

† Estimated by the Bureau officials.

governments. The earlier state constitutions of Mississippi "from 1817 to 1865 contained a declaration that 'Religion, morality and knowledge being necessary to good governments, the preservation of liberty and the happiness of mankind, schools and the means of education shall forever be encouraged.' It was not, however, until 1868 that encouragement was given to any general system of public schools meant to embrace the whole youthful population. In Alabama the Reconstruction Constitution of 1868 provided that "It shall be the duty of the Board of Education to establish throughout the state, in each township or other school district which it may have created, one or more schools at which all the children of the state between the ages of 5 and 21 years may attend free of charge." In Mississippi the constitution of 1868 makes it the duty of the legislature to establish "a uniform system of free public schools, by taxation or otherwise, for all children between the ages of 5 and 21 years." Arkansas in 1868, Florida in 1869, Louisiana in 1868, North Carolina in 1869, South Carolina in 1868 and Virginia in 1870 established school systems. The constitution of 1868 in Louisiana required the General Assembly to establish "at least one free public school in every parish," and that these schools should make no "distinction of race, color, or previous condition." Georgia's system was not fully established until 1873.*

As Albion Tourgee said: "They instituted a public school system in a region where public schools had been unknown."

Today the efforts of Negroes to encourage education take three forms:

Church schools.

Aid to private schools.

Aid to public schools.

(a) *Church Schools.*

The African Methodist Episcopal Church has the following school system:

The African Methodist Episcopal Church began in 1844 to start schools for Negroes. A committee was appointed and founded Union Seminary. Later this institution was united with Wilberforce University, which was bought by the church from the white Methodist Church. Thus Wilberforce, dating from 1856, is the oldest Negro institution in the land. The church has now about twenty-five schools in all. They are supported from three sources; 1. Tuition, etc., paid by students; 2. Donations and bequests; 3. Appropriations from the general fund of the church. From these sources about \$275,000 was raised in the four years, 1896-1900; and since 1884, when the General Educational Department was organized, there has been raised \$1,250,000 for education. The figures are:

Schools	25
Teachers	140
Average attendance, four years	3,693
Acres of land	1,482
Buildings	51
Value of property	\$ 535,000.00
Raised and appropriated, 1896-1900	270,988.51
Raised and appropriated, 1884-1900	1,140,013.31

* Negro Common School, p. 37.

African Methodist Episcopal Schools—Receipts 1896-1900*

SCHOOLS	<i>Established</i>	<i>Scholars</i>	<i>Teachers</i>	<i>Property</i>	<i>Receipts, four years</i>
Payne Theological Seminary, Wilberforce, O.	1891	37	3	\$ 13,000	\$ 15,360 48
Wilberforce University, Wilberforce, O.	1856	311	20	158,000	85,923 23
Morris Brown College, Atlanta, Ga.	1880	350	17	75,000	35,248 69
Kittrell College, Kittrell, N. C.	1886	136	8	30,000	31,372 46
Paul Quinn College, Waco, Tex.	1881	203	8	80,000	28,510 56
Allen University, Columbia, S. C.	1880	285	8	35,000	19,365 05
Western University, Quindan, Kan. . . . .	.....	90	10	75,000	15,637 53
Edward Waters College, Jacksonville, Fla.	1883	172	8	25,000	12,873 85
Shorter University, North Little Rock, Ark.	1887	110	4	10,250	11,929 44
Payne University, Selma, Ala. . . . .	.....	233	9	3,000	5,981 00
Campbell-Stringer College, Jackson, Mo. . . . .	.....	100	2	10,300	4,272 85
Wayman Institute, Harrodsburg, Ky.	1891	50	1	2,700	2,618 08
Turner Normal Institute, Shelbyville, Tenn.	1887	79	3	3,500	2,030 36
Flagler High School, Marion, S. C. . . . .	.....	161	3	1,500	700 00
Delhi Institute, Delhi, La. . . . .	.....	57	3	3,000	.....
Sisson's High School, South McAlister, I. T. . . . .	.....	35	2	.....	322 78
Blue Creek and Muscogee High School, I. T. . . . .	.....	.....	.....	.....	.....
Morsell Institute, Hayti . . . . .	.....	.....	.....	.....	.....
Bermuda Institute, Bermuda . . . . .	.....	.....	.....	.....	.....
Zion Institute, Sierra Leone, Africa . . . . .	.....	.....	.....	.....	.....
Eliza Turner School, Monrovia, Africa . . . . .	.....	.....	.....	.....	.....
Cape Town Institute, Cape Town, Africa . . . . .	.....	.....	.....	.....	.....

The Colored Methodist Episcopal Church has five schools:

Payne College of Augusta, Ga.
 Texas College of Tyler, Texas.
 Lane College of Jackson, Tenn.
 Homer Seminary of Homer, La.
 Haygood Seminary of Washington, Ark.

The white Methodist Church, South, helps in the support of Payne College.

The African Methodist Episcopal Zion Church had these institutions in 1901. (Several schools had not reported when this report was read): †

NAME OF SCHOOL	<i>No. of Teachers</i>	<i>No. of Students</i>	<i>Amount collected per quadrennium</i>	<i>Value of plant</i>
Livingstone College	14	267	\$ 57,193 05	\$ 117,950
Clinton Institute	5	202	3,450 00	5,000
Lancaster Institute	6	277	5,038 00	4,500
Greenville College	3	125	2,705 66	3,000
Hannan and Lomax	2	80	300 00	1,500
Walters Institute	2	72	300 00	1,000
Mobile Institute . . . . .	.....	.....	1,500 00	2,000
Jones University . . . . .	.....	.....	530 00	.....
Money raised by Secretary . . . . .	.....	.....	568 00	.....
Totals	32	1,023	\$ 71,585 21	\$ 134,950

There were the following additional schools:

Atkinson College, Madisonville, Ky.
 Palmetto Institute, Union, S. C.
 Edenton Industrial High School, Edenton, N. C.

* Negro Church, pp. 129-30.

† Ibid., pp. 132-33.

Lloyd Academy, Elizabethtown, N. C.
 Hemphill High School, Crockett, Ga.
 Pettey Academy, Newburn, N. C.
 • Lomax and Rutler Academy, Tampa, Fla.
 Carr Academy, North Carolina.
 Lee Institute, Amite City, La.
 Pettey Institute, Calvert, Texas.
 African Methodist Episcopal Zion High School, Norfolk, Va.

Perhaps the most extensive educational work is done by the Negro Baptists: The Negro Baptists support 107 schools, as follows: *

List of Institutions by States

STATES	INSTITUTION	LOCATION
Alabama	Baptist University	Selma.
"	Normal College	Anniston.
"	Eufaula Academy	Eufaula.
"	Marion Academy	Marion.
"	Opelika High School	Opelika.
"	Thomsonville Academy	Thomsonville.
"	Stokes Institute	Montgomery.
"	Autauga Institute	Kingston.
Arkansas	Aonchita Academy	Camden.
"	Baptist College	Little Rock.
"	Arkadelphia Academy	Arkadelphia.
"	Brinkley Academy	Brinkley.
"	Magnolia Academy	Magnolia.
"	Wynne Normal and Industrial Institute	Wynne.
"	Southeast Baptist Academy	Dermott.
"	Fordyce Academy	Fordyce.
Florida	Florida Baptist College	Jacksonville.
"	Florida Institute	Live Oak.
"	West Florida Baptist Academy	Pensacola.
"	Institutional Church School	Jacksonville.
"	Fernandina Bible College	Fernandina.
Georgia	Americus Institute	Americus.
"	Walker Academy	Augusta.
"	Jeruel Academy	Athens.
"	Central City College	Macon.
Illinois	Southern Illinois Polytechnic Institute	Carro.
"	New Livingstone Institute	Metropolis.
Indiana	Indiana Colored Baptist Institute	Indianapolis.
Indian Territory	Dawes Academy	
"	Sango Baptist College	Muskogee.
Kansas	Topeka Industrial Institute	Topeka.
Kentucky	State University	Louisville.
"	Cadiz Theological Institute	Cadiz.
"	Female High School	Frankfort.
"	Glasgow Normal Institute	Glasgow.
"	Western College	Weakly.
"	Hopkinsville College	Hopkinsville.
"	Eckstein Norton University	Cane Springs.
"	Polytechnic Institute	Danville.
"	London District College	London.
Louisiana	Baton Rouge Academy	Baton Rouge.
"	Houma Academy	Houma.
"	Morgan City Academy	Morgan City.
"	Howe Institute	New Iberia.
"	Opelousas Academy	Opelousas.
"	Central Louisiana Academy	Alexandria.
"	Cherryville Academy	Cherryville.
"	Baptist Academy	Lake Providence.

List of Institutions by States—Continued

STATES	INSTITUTION	LOCATION
Louisiana.....	Monroe High School.....	Monroe.
"	Ruston Academy.....	Ruston.
"	Shreveport Academy.....	Alexandria.
"	Mansfield Academy.....	Mansfield.
"	North Louisiana Industrial High School ..	Monroe.
"	Thirteenth Dist. Nor. and Col. Institute	Shreveport.
Maryland.....	Clayton Williams Institute.....	Baltimore.
Mississippi.....	Natchez College.....	Natchez.
"	Gloster High School.....	Gloster.
"	Central College.....	Kosciusko.
"	Meridian High School.....	Meridian.
"	Ministerial Institute.....	West Point.
"	Nettleton High School.....	Nettleton.
"	Greenville High School.....	Greenville.
"	New Albany High School.....	New Albany.
"	Kosciusko Industrial College.....	Kosciusko.
"	Baptist Normal and Industrial School ..	Friar Point.
"	Springer Academy.....	Friar Point.
Missouri.....	Western College.....	Macon.
North Carolina.....	Latta University.....	Raleigh.
"	High School.....	Wakefield.
"	Shiloh Industrial Institute.....	Warrenton.
"	Thomson's Institute.....	Lumberton.
"	Addie Norris' Institute.....	Winston.
"	Training School.....	Franklinton.
"	Roanoke Institute.....	Elizabeth.
"	Albemarle Training School.....	Edenton.
"	Bertie Academy.....	Windsor.
"	New Berne Institute.....	New Berne.
"	Rowan Institute.....	Charlotte.
"	Burgaw Normal Institute.....	Burgaw.
"	Colon Training and Industrial School.....	Falson.
Ohio.....	Curry School.....	Urbana.
South Carolina.....	Peace Haven Institute.....	Broad River.
"	Friendship Institute.....	Rock Hill.
"	Morris College.....	Sumter.
"	Seneca Institute.....	Seneca.
"	Charleston Normal and Indus. Institute...	Charleston.
Tennessee.....	Howe Institute.....	Memphis.
"	Nelson Merry College.....	Jefferson City.
"	Lexington Normal School.....	Lexington.
Texas.....	Guadalupe College.....	Seguin.
"	Central Texas Academy.....	Waco.
"	Houston Academy.....	Houston.
"	Hearne Academy.....	Hearne.
"	Pine Valley Institute.....	Pine Valley.
"	New Home Academy.....	Oakwood.
Virginia.....	Virginia Seminary and College.....	Lynchburg.
"	Union Industrial Academy.....	Port Conway.
"	Keysville Industrial Institute.....	Keysville.
"	Halifax Institute.....	Houston.
"	Spiller Academy.....	Hampton.
West Virginia.....	Bluefield Institute.....	Bluefield.
"	West Virginia Institute Farm.....	Kanawha county.
Africa.....	Hope Institute.....	Lagos, W. Africa.
"	Rick's Institute.....	Monrovia.
"	Jordan's Industrial School.....	Cape Mount.
"	Miss De Laney's School.....	Blantyre, W. C. A.
"	Queenstown Institute.....	South Africa.

Total number of schools..... 107 | Valuation of property..... \$600,000

Economic Co-operation Among Negro Americans

The income, valuation and enrollment of the Negro Baptist schools are as follows; these schools, except the ones starred, are supported almost entirely by Negroes; the full names are given in the preceding list:

	<i>Enrollment in all de- partments</i>	<i>Valuation of property</i>	<i>Expendi- tures, 1906</i>
Alabama Baptist	830	\$ 60,000	\$ 16,000 77
Americus		10,025	
Arkadelphia	83	10,200	1,250 00
Autauga	90	2,000	1,400 00
Baptist N. and I.	142	5,850	3,700 00
Baptist Institute	36	3,300	
Baton Rouge	371	26,450	3,725 00
Bertie Academy	156	5,010	620 00
Brinkley	157	10,150	2,850 25
Burgaw	120	2,600	950 00
Bluefield	75	8,300	2,150 00
Cadiz	92	10,500	2,500 00
Cent. C. College	175	25,000	4,000 00
Cent. M. College	286	8,600	2,500 00
Cent. T. Academy	70	10,000	2,500 00
Cent. Louisiana	18	5,900	1,085 00
Charleston	230	16,500	1,000 00
Colon	209	1,700	750 00
Curry	120	10,800	2,150 00
Eckstein	73	25,000	
Enfauila	145	1,600	900 00
*Florida Baptist	467	40,000	21,000 00
Fordyce		3,000	1,000 00
Friendship	345	7,500	2,700 00
Guadalupe	252	76,000	10,000 00
Halifax		2,000	500 00
Houston Academy	282	21,200	3,900 00
Howe B. B.	542	31,800	3,360 00
Hopkinsville	163	7,500	1,600 00
Inst. C.	125		
Jernel	168	10,500	
Keyssville	275	4,600	3,050 00
Kosciusko	362	25,500	4,000 00
Latta		4,500	1,200 00
London	138	4,350	1,600 00
Meridian	191	20,000	2,975 00
Morris		10,000	
Natchez	178	15,000	3,800 00
Nelson Merry	120	5,150	890 00
New Home		3,000	
New Berne		3,000	2,065 00
Pine Valley	85	5,250	1,400 00
Polytechnic	135	6,000	1,975 00
Roanoke	220	6,000	1,350 00
Rowan		3,600	
Ruston		3,565	906 23
Sango		15,000	
Seneca	145	2,500	1,600 00
Shiloh	185	4,000	
Springer	136	2,508	727 25
S. E. Baptist	101	3,800	1,744 00
S. Illinois P.			750 00
*State University	311	30,000	
Stokes	155	3,000	1,500 00
Thirteenth District	265	10,000	1,700 00
Thomson	179		
Union Ind.	45	1,509	1,110 00
Virginia Seminary	397	45,000	16,000 00
Walker Baptist		15,000	
Western College	102	25,000	5,000 00
Wynne	30	3,500	1,150 00
Total	9,587	\$ 737,377	\$ 148,883 50

The above schools and others supported partially by Negro Baptists reported in 1906:

Teachers, males	249
Teachers, females	364
Total	613
Total students	16,664

"Reports from the field indicate progress. The educational work, especially in Louisiana, is taking on new life. Baton Rouge College, Coleman Academy and a half dozen others in that state, are doing most excellent work, and the people give them a support unprecedented. The colored people of North Carolina and South Carolina, each, gave some time ago \$6,000 to educational work—the former for the erection of an industrial hall at Shaw University, Raleigh, and the latter for Convention Hall, Benedict College, Columbia. Kentucky, Alabama and Georgia are now making great efforts to raise several thousand dollars to secure equal amounts from the Mission Society of New York for building purposes. The Florida Baptist Academy, Jacksonville, has just completed a boys' dormitory at a cost of \$4,000. With the exception of \$1,500, the colored Baptists of the state raised it. The enrollment for the year shows an increase of students.

"The American Baptist Home Mission Society has done systematic educational and mission work among colored Baptists of the South for more than forty years. The society also aids a few of the schools owned by Negro Baptists.

"All together, the society aids in the support of forty-four missionaries and 244 teachers. The missionaries are distributed in fifteen states and territories."

(b) *Aid to Private Schools.*

There are numbers of private schools established by churches and benevolent societies for Negroes. A special canvass was made of these late in 1907 to see how far Negroes supported them.

The United States Bureau of Education in its report for 1905 lists 161 private schools for Negroes in the United States. Of these 74 of the largest and most important have given us figures showing:

(a) The total cost of maintaining the institution for the last nine years (1898-9—1906-7), including (except where noted) the cost of the boarding department, and not including new buildings.

(b) The total cash payments made to the institutions, including payments for board, where the boarding department was conducted by the institution, but not including payments for books, clothes, travel, etc.

(c) The cash value of students' work, as estimated by the institution. This must be, of course, a very indefinite figure, but as nearly all the janitor work of these schools is done by students, and also some productive industries are carried on, some account must be made.

According to these reports the total cost of these 74 schools has been, so far as reported, \$11,537,099 for nine years; missing figures would bring this total up to \$11,610,000. Of this Negroes have paid in cash \$3,358,667, or 28.9 per cent, and in cash and work \$5,187,269, which is 44.6 per cent of the total cost.

The figures by institutions follow:

Negro Private Schools: Cost, etc., 1898-9 to 1906-7

SCHOOL	PLACE	Cash paid in by students	Cash value of work of students	Total cost of conduct- ing insti- tution	Per cent paid by students in cash	REMARKS
Straight University	New Orleans, La.	\$ 110,702	4,916	\$ 155,000	72.3	5 years, 1902-7.
Utica Institute	Utica, Miss.	5,019	13,163	42,446	11.8	
Clafin University	Orangeburg, S. C.	51,750	16,613	353,522	15.1	
Kowaliga School	Irma, Ala.	1,516	9,121	36,730	4.1	
Shaw University	Raleigh, N. C.	108,231	5,161	301,121	55.8	
Paine College	Augusta, Ga.	17,361	23,340	87,607	19.8	
Tougaloo University	Tougaloo, Miss.	58,396	205,921	265,370	21.9	Donated in addition by Negroes, \$22,380.04, 1905-6, short year account of epidemic. Cost of buildings not included. This is approximate.
Calhoun Colored School	Calhoun, Ala.	8,751	40,886	108,000	58.3	Whole cost raised by Negroes.
Mary Holmes Seminary	West Point, Miss.	63,000	13,293	45,075	20.4	
Brainerd Institute	Chester, S. C.	13,293	9,668	92,928	73.5	
Alabama Baptist Colored Inst.	Selma, Ala.	63,370	8,760	18,281	47.9	
Tidewater Institute	Cheriton, Va.	24,812	1,967	110,431	22.1	
St. Augustine's School	Raleigh, N. C.	81,793	12,587	116,538	55.7	6 years, 5 years, 1902-3—1906-7.
Bishop College	Marshall, Texas	33,700	8,150	53,157	63.3	1900-1—1906-7.
Samuel Houston School	Austin, Texas					
Jos. K. Bricks, Agricultural, Indus. and Normal School	Enfield, N. C.	19,791	21,800	98,000	20.1	7 years, 1900-7. Total cost estimated.
Allen University	Columbia, S. C.	5,988		34,323	17.4	3 years, 1901-7. Board not included.
New Orleans University	New Orleans, La.	49,835	7,779	87,459	56.9	5 years, 1902-7.
State A. and M. College for Colored Race	Greensboro, N. C.	22,122	9,278	154,767	14.2	6 years, 1901-7. Contains \$7,538.15 for buildings. All raised by Negroes.
Paul Quinn College	Waco, Texas	43,228	7,081	64,222	67.3	8 years, 1899-1907. Approximate totals.
Virginia Union University	Richmond, Va.	53,128	17,663	226,963	23.4	Three years.
Lincoln School	Meridian, Miss.	7,050	2,281	1,512	67.	Rent for the teacher's home, \$300.
Pilgrim High School	Guyton, Ga.	1,147	15	1,510	75.8	
Albion Academy, Normal and Industrial School	Franklinton, N. C.	18,761	4,889	32,050	58.5	5 years.
Bennet College	Greensboro, N. C.	9,494	1,183	16,521	57.4	5 years.
Emerson N. and I. Institute	Mobile, Ala.	11,068	2,077	30,124	26.8	
Livingstone College	Salisbury, N. C.	38,755	7,719	247,609	15.6	Very largely supported by Negroes.
Northern Neck Academy	Lyonsdale	2,076	2,380	7,052	29.4	7 years.
Wiley University	Marshall, Texas	154,896	28,500	282,346	66.6	
Colored Agricultural and Normal University	Lanston, Okla.	28,470	13,308	72,790	30.1	
Meridian Academy	Meridian, Miss.	6,100	1,300	9,400	61.8	2 years.
Bowling Green Academy	Bowling Green, Va.	3,357	628	4,927	68.1	4 years.
Rust University	Holly Springs, Miss.	82,790	3,641	155,682	53.8	
Morris Brown College	Atlanta, Ga.	20,450	180	59,460	34.3	3 years. Largely supported by Negroes.
Penn Normal, Industrial and Agricultural School	Frogmore, S. C.	1,667	283	38,619	4.3	

SCHOOL	PLACE	Cash paid in by students	Cash value of work of students	Total cost of conduct- ing insti- tution	Per cent paid by students in cash	REMARKS
Kentucky Normal, Indus. In- stitute for Colored Persons	Frankfort, Ky.	\$ 5,095	\$ 10,970	\$ 117,000	4.3	Board not included. Negroes pay 1-15 of taxes.
Virginia N. and I. School	Petersburg, Va.	127,694	12,595	276,824	46.6	Students' work not reduced to cash value.
Lincoln University	Chester Co., Pa.	16,783	22,000	887,000	5.1	3 years.
Hartshorn Memorial College	Richmond, Va.	49,708	800	115,720	42.9	Many men earn their way.
Trinity School	Athens, Ala.	1,700	800	9,000	18.8	
Allen N. and I. School	Thomasville, Ga.	16,275	4,212	38,908	41.8	
Howard University	Washington, D. C.	211,988	15,927	743,788	28.5	
King and Queen Industrial High School	Gauthersville, Va.	6,385	1,280	7,650	83.4	
Washburn Seminary	Beaufort, N. C.	361	106	2,801	12.8	2 years.
Gregory Normal Institute	Wilmington, N. C.	10,830	1,954	37,904	28.6	
Biddle University	Charlotte, N. C.	24,885	22,829	286,108	8.6	
Louisville State University	Louisville, Ky.	65,680	550	76,345	86	
Cabin Creek	Griffin, Ga.	344	71	1,146	30	2 years.
M. T. and I. College	Holly Springs, Miss.	10,611	1,300	15,876	66.8	2 years. Equipment not included.
Tuskegee N. and I. Institute	Tuskegee, Ala.	217,798	707,285	1,416,417	15.3	
Knoxville College	Knoxville, Tenn.	109,450	24,000	257,250	42.5	
LeMoyn Normal Institute	Memphis, Tenn.	52,376	2,700	87,750	59.6	
Cookman Institute	Jacksonville, Fla.	14,950	277	30,000	48.8	
Walker Baptist Institute	Augusta, Ga.	2,435	48,230	9,414	25.8	2 years; \$3,841.01 given by Negroes also.
Scotia Seminary	Concord, N. C.	64,588	4,500	157,675	40.9	Negroes give \$8,500 also.
Leane College	Jackson, Tenn.	47,691	4,600	95,500	49.8	
Arkansas Baptist College	Little Rock, Ark.	52,854	7,034	119,729	41.1	
Leland University	New Orleans, La.	38,331	8,260	139,467	29.3	
Franklin Junction Institute	Franklin Junction, Va.	4,400	570	9,370	47.9	4 years. Cost of buildings not included.
Florida State Normal and In- dustrial School	Tallahassee, Fla.	50,298	.....	139,703	35.8	
Spielman Seminary	Atlanta, Ga.	53,434	.....	344,160	15.5	Student labor not calculated.
Jeruel Academy	Athens, Ga.	19,112	423	333,318	57.3	
Atlanta University	Atlanta, Ga.	82,487	16,302	400,592	17.9	
Clark University	South Atlanta, Ga.	116,757	7,084	253,877	45.9	
Franklin Christian College	Franklin, N. C.	11,701	1,694	23,886	48.9	
Jackson College	Jackson, Miss.	45,686	3,941	89,738	50.9	
Waters Normal Institute	Winton, N. C.	13,195	8,100	23,992	54.9	\$7,760.31 given by Negroes in addition.
Ballard Normal School	Macon, Ga.	39,314	18,721	90,000	43.6	
Southern Christian Institute	Edwards, Miss.	30,514	18,721	118,940	25.6	
Tillotson College	Austin, Texas	42,466	3,700	61,030	69.5	
Fisk University	Nashville, Tenn.	291,576	22,500	1,695,678	5.3	Total cost unknown.
Hampton Institute	Hampton, Va.	91,228	549,618	147,033	34.1	
Atlanta Baptist College	Atlanta, Ga.	50,160	13,794	147,033	12.8	
Ft. Valley H. and I. School	Fort Valley, Ga.	2,260	5,440	17,680	12.8	

From this it is clear that primary and grammar schools for Negroes are being supported very largely by Negroes themselves—nearly all the institutions whose students pay 50 per cent or more of the cost in cash being really schools of this character. The schools for higher training collect a smaller proportion of cash from their students, and the industrial schools the smallest proportion. But the latter schools receive a very large payment in work from students.

Beside these schools there are several hundreds of private and unrecorded primary schools conducted each year by Negroes in different localities, and a fairly widespread system of supplementing the public school funds. No data of these schools are available, but the following instance in Virginia is instructive:

A statistical side-light with respect to eleven of these (Virginia) counties is that Mr. T. C. Walker personally supervised the collection of \$1,685 from the people, by which 77 schools had their terms prolonged from one to two months, and permanent improvements were made to the amount of \$400. Similar in character was the work of Mr. Fitch, who led the people in twelve school districts to raise the sum of \$398, by which their school terms were lengthened.*

The visitor of the General Educational Board makes this report:

In the rural districts it is the Negro who must lengthen the term and provide better houses. Often it is necessary for him to build the house, while the school authorities pay for the teacher. Sometimes rent is received from these buildings, but more often, particularly in the far South, none is received. Accomac county, in Virginia, for instance, owns scarcely one-third of the school houses in use in the county. At convenient points throughout the county, however, Negroes have purchased land and erected in most cases a church, a hall for secret society purposes, and a school house. In some places the hall serves as a school house. So closely are these schools and churches associated that nearly every school is known by the name of the church near it. First Baptist, Ebenezer, etc., are the names commonly applied to the schools. The property is usually owned by the entire Negro community. This condition is common in the South. Such a contribution to Negro education is so closely associated with public education that it frequently escapes notice.

The way most in vogue at present for supplementing public education in the South, among whites especially, is through local taxation, together with the consolidation of schools. North Carolina is doubtless in the front in this educational revival in the South. Here they have built, on an average, a school house a day for the last two years. This movement, however, has affected the Negro but little as the Superintendent of Public Instruction informed me. The Negro is hardly in a position now to benefit by political methods. He is not consulted nor always included, in communities even where local taxation is adopted by the whites. He does not, of course, under such circumstances pay the local tax. He generally uses another method for raising money in the interest of his schools. Here, as in many other phases of Negro life, the church is the agency employed. Through religious denominations the Negro is doing most toward supplementing his elementary public education. This sometimes results in undue multiplicity of schools, but there are not wanting instances where communities, regardless of the various religious faiths, unite in the support of a single school.

* Hampton Negro Conference, No. 3, p. 33.

The Baptist associations of Northern Georgia, and the churches and individuals of half a dozen counties made Jernel Academy a possibility. They have given it property valued at \$6,000, and of the running expenses for 1902 and 1903, amounting to \$3,565, Negroes paid \$3,189.19. The only outside aid, amounting to \$500, comes from the Home Mission Society.

The Americus Institute, situated in the very heart of the black belt of Georgia, represents even better the possibilities of the Negroes along the line of self-help. In its present organization this school is only seven years old. Prior to that, however, an effort had been made to establish a school there, but owing to the dishonesty of a white man employed as agent the people sustained a loss of \$1,000 in cash and eleven acres of land, besides another loss of \$275 stolen by a dishonest clerk of the association. Nevertheless, in seven years Mr. M. W. Reddick, the principal, has built up a school with property worth \$7,000. This has practically all come through the small contributions of the Negroes themselves. He collects from the neighborhood, through various Baptist organizations, churches and individuals, about \$1,000 yearly. Mr. Reddick and his teachers go out to the various churches to collect the monthly contributions. Thus the school and the idea of education are kept in the minds of the people, who are being educated to habits of giving and to a feeling of ownership and pride in their local institutions.

Alabama also furnishes excellent examples of this community spirit in education. The Mt. Meigs Institute, of which Miss Cornelia Bowen is principal, has acquired property valued at \$7,000. This has come largely from the earnings of the Negroes thereabouts. One building was erected by the colored people themselves at a cost of \$2,000, and for two years they supported the school entirely, paying \$1,000 and \$1,200 a year, respectively. Though this is a poor community, they still pay \$700 a year tuition. Within five miles of this institution is another bearing the suggestive title, "The People's Village School." Miss Georgia Washington, who received her training at Hampton, is the principal. Here the whole community is organized for educational purposes and for the economic and religious ends as well. For instance, they not only conduct the school, but build churches, act as a land company, holding 320 acres of land for sale, and are buying and operating a cotton-gin. The school is really the center and inspiration of the whole movement. As a result of it, good homes are being established and land has been acquired. The school has property valued at \$4,000, which consists of four buildings and 27½ acres of land. It is owned and controlled by a board of trustees, all of whom are local colored men excepting two whites. Each family sending children are required to pay \$4.37 yearly regardless of the number of children. In this way \$500 has been collected this year. Thus this poor community of Alabama Negro farmers and laborers is making possible a schooling for their children such as a pretentious town might envy; for, in addition to sound elementary literary training, these pupils are taught sewing, cooking, general housework, and theoretical and practical agriculture.

With this group should be mentioned Alabama Baptist University, controlled by Negroes, who raise annually \$10,925 out of the \$12,905 needed, and which has property valued at \$40,000, largely acquired by Negroes.

The Negroes of Montgomery, Ala., paid \$6,000 for the land on which the State Normal School in that city stands, and presented it unconditionally to the State Board of Education. They reserved only one acre, which, however, the school is allowed to use. The Negroes of that city also pay annually to this school in tuition \$1,600 which is used to employ teachers for the primary work, thus supplementing the school facilities of the city. Two of the school

houses used by Montgomery for colored schools are also the property of Negroes.

In the public schools in Selma which, by the way, is one of the best as regards both building and work which I have seen south of the Potomac, the pupils pay one dollar a year as a contingent fund for incidentals, furnish all materials for the work in both literary and manual training, and provide shades and curtains for the windows, piano and organ, pictures for the building, and books for the library. Florida and other Southern states furnish examples similar to these.

To overcome these poor conditions, and to provide reasonably ample opportunities for effective training, the Negroes are working in several different directions. They are not only supplementing the public funds and lengthening the school term, but are establishing private schools and consolidating with the public schools nearby; they are building independent private schools; and they are supporting in larger measure the great schools established by Northern philanthropy. One of the most conspicuous cases of consolidating with the public school is furnished by the Keyesville Industrial School in Charlotte county. This is an industrial school, founded in 1898 and supported almost entirely by Negroes, through the Baptist organizations of that neighborhood. They have a plant, including 100 acres of land, worth \$2,600. They have dormitory accommodations for 30 boarding students and a daily attendance of 135 pupils. The curriculum includes such instruction as will fit a pupil to enter Virginia Union University, with which school it is affiliated, and such manual and industrial training as will fit them for useful lives and for trade schools like Hampton. This school succeeded in having the public school and the public funds placed in its hands. It gets only the \$175 formerly given by the county to the public school, but it gives the children a term of seven instead of five months, and it pays two well-trained teachers of its own appointing \$20 each and board per month instead of \$15 and \$20, respectively, without board, as was the case formerly. The children are better housed and better taught and maintain higher attendance than was known before, to say nothing of having the benefit of effective manual training. This is made possible by the contributions of Negroes to this school. It is a positive effort on the part of the Negroes thereabout (70,000 within a radius of 75 miles) to improve their educational facilities. Through the Baptist Associations, Sunday school contributions, churches, tuition and board from pupils, this community pays into the school nearly \$2,000 yearly. The only support of any magnitude received from outside is \$200 annually from the Baptist Home Mission Society. Keyesville Institute is but one of a group of half a dozen schools of its kind scattered around in the counties of Virginia.

The Halifax Institute at Houston, in a neighboring county, is another school conducted in about the same fashion as the one at Keyesville, though it is not so large or successful. The community is not yet so well organized for educational work, but the school is now in competent hands and will succeed. Here, too, the county nearby has been consolidated with the private school and gains thereby several months in length. The Negroes raise \$470 annually for the support of this work.

The Pittsylvania Institute, in Pittsylvania county, another of these Baptist schools, furnishes one of the best illustrations of what a well organized, earnest community may do towards improving the schools. The county schools thereabout were, as usual, poor. The nearest boarding school is at Lynchburg, thirty miles away. The people, small farmers owning from ten to 200 acres, decided to have a school. These chose a board of trustees and last year, 1903,

founded their school; they acquired $2\frac{1}{2}$ acres of land for \$150 and erected a building for \$1,000. This is two and a half stories high and contains three class rooms and eight bed rooms. The financial statement for 1903-4 reads as follows:

<i>Income—</i>		<i>Expenses—</i>	
From Associations	\$ 456.62	Salaries	\$ 390.00
From tuition	447.12	Fuel	46.78
From board	903.00	Paid on building	800.00
		Board	903.00
Total	\$ 1,806.74	Total	\$ 2,139.78

This leaves a debt of \$333.04 on the building. So certain are they that this will be paid that they are planning another \$1,000 building, to be ready for use in October. These people have not asked for a cent outside of their own neighborhood. They say they prefer to see what they can do before asking for aid. I met the principal, a well educated Christian gentleman, in Danville, Va., and heard of this school for the first time. It has a preparatory course of three years, a normal course of three more, and an academic course of three years for those wishing to enter college. This first year they enrolled ninety-four pupils. They have not absorbed the public school for there is none within two miles.*

(c) *Aid to Public Schools.*

As to Negro support of public schools we can best repeat the conclusions of the Atlanta University Conference of 1901:

In nearly all of the states there are a few town and city systems which are often not included in the State school report, where the cost of Negro schools is more nearly equal to that of the whites and where, consequently, the Negroes contribute proportionately less. Since, however, over 70 per cent of the Negroes live in the country, this affects comparatively few. With this exception, then, it can be said that apparently Negroes contributed to their schools as follows for 1899:

Total cost	\$ 4,675,504—100 per cent.
Paid by Negroes, direct taxes	1,336,291
Paid by Negroes, indirect taxes	2,426,226
Estimated total	\$ 3,762,517—79.4 " "
Paid by white taxes	912,887—20.6 " "

In the past the Negroes have undoubtedly contributed a considerably larger proportion than this. For instance, in Delaware, Maryland and Kentucky, they contributed more than the total cost of their schools for several years. In all the other states the tendency has been to use first indirect taxation for schools and then to add direct taxation until today a large proportion of the taxes are direct. Now the indirect taxation fell more largely on the Negroes than the direct, since they are renters and consumers rather than landowners. If Georgia be taken as a typical state in this respect, then the conclusion of the Conference, held last May, is true, viz: That in the years 1870 to 1899 the Negro school systems of the former slave states have not cost the white taxpayers a cent, except possibly in a few city systems:

Cost of Negro schools, 1870-1899	\$69,468,671.48
Estimated total direct school taxes paid by Negroes, 1870-1899	\$ 25,000,000.00
Indirect taxes and pro rata share of endowments	45,000,000.00
Approximate total, 1870-1899	\$ 70,000,000.00

* Report of Hampton Conference, No. 8, pp. 67, 68-70-76.

This statement when first made was received with some incredulity and criticism, and probably will be now. This is simply because of the careless statement that schools have been "given" the Negro without effort, which has been so often reiterated.*

Section 11. Beneficial and Insurance Societies

No complete account of Negro beneficial societies is possible, so large is their number and so wide their ramification. Nor can any hard and fast line between them and industrial insurance societies be drawn save in membership and extent of business. These societies are also difficult to separate from secret societies; many have more or less ritual work, and the regular secret societies do much fraternal insurance business.

An account of the secret and beneficial societies in several towns of various sizes and in different localities will give some idea of the distribution of these organizations:

Xenia, Ohio, (2,000 Negroes)

The church does not, however, occupy the social life of the Negroes as completely as formerly, or as is now the case in some Southern towns. The home is fast becoming among the more intelligent classes in Xenia the real social unit. But, leaving aside the home, next to the church are the secret orders. There are eleven Negro lodges in Xenia, namely: Wilberforce Lodge, No. 21, of Free and Accepted Masons, having 48 members; Lincoln Chapter, No. 2, of Royal Arch Masons, having 18 members; Xenia Commandery, No. 8, of Knights Templars, having 20 members; Damon Lodge, No. 29, of Knights of Pythias, having 70 members; Toussaint Lodge of G. U. Order of Odd Fellows; Daniel's Post of Grand Army of the Republic; Daniel's Corps, No. 228, of Women's Relief Corps; Eastern Star Lodge, No. 2; Bell of Ohio B. T. Tabernacle, No. 511; Mount Olive Lodge, No. 25, of Good Samaritans, and a lodge of Knights of Tabor.†

Baltimore, Md., (1890—67,000 Negroes)

There is probably no city in the land where there are as many societies among the colored people as in Baltimore, and several of the large societies which have spread far and wide, north and south, had their origin here. Nearly all of the societies are beneficial, but they may be divided in general into two classes, those beneficial merely and those with secret features. In order to help one another in sickness and provide for decent burial, through a system of small but regular payments, beneficial societies were formed among little groups of acquaintances or fellow laborers. In Baltimore they date back to 1820, and were afterwards specially exempted from the state laws forbidding meetings of colored people. Twenty-five, at least, had been formed before the war; from 1865 to 1870, seventeen or more were formed; since 1870, twenty or more have been added, several as late as 1884 and 1885. The number of members vary from a dozen to over 100.

In 1884 was held a meeting of many connected with these societies to arouse a more general interest in the work, and very interesting reports were presented. Forty of them gave an aggregate membership of over 2,100. Nearly

*Atlanta University Publication, No. 6, pp. 91-92.

†Bureau of Labor, No. 48, p. 1041.

1,400 members had been buried, over \$45,000 having been given in funeral expenses; \$125,000 had been given as sick dues; \$27,000 had been paid widows by some thirty of the societies; over \$10,700 had been given towards house rent; and over \$11,300 had been paid for incidental expenses. Yet there had been paid back to the members of many of the societies, from unexpended balances, as dividends, a total of over \$40,000; and there remained in the banks, to the credit of the societies, over \$21,400, and in the treasurers' hands a cash balance amounting to some \$1,400. Five had small sums invested besides, and one the goodly sum of \$5,642. The total amount of money handled by all had been nearly \$290,000.

These societies vary somewhat in details. The usual fees from members are 50 cents a month; the usual benefits are \$4 a week for a number of weeks, and then reduced sums, in sickness, and \$4,000 for death benefit. Some pay as long as sickness lasts. Some give widow's dues according to need. One, for example, the Friendly Beneficial Society, organized chiefly by the members of a Baptist church, some fifteen years ago, with the usual fees and benefits, carries a standing fund of about \$1,000, and the yearly fees of the members have paid the current expenses of from \$300 to \$500, and has usually allowed an annual dividend of \$5 to each.

The Colored Barbers' Society, over fifty years old, gives \$80 at the death of a member. Three societies, originally very large, have been gotten up in the last twenty years, by one colored woman, whose name one of them bears.

A few of these beneficial societies have disbanded; a few have changed to secret societies. Very few of them have been badly managed, although unincorporated and without any public oversight, and everybody seems to speak well of them and of their work.

Secret societies among the colored people are now very numerous. Many important ones date back to before the war. The colored Masons and Independent Order of Odd Fellows are entirely independent of the whites in Baltimore, the colored men having been obliged from the state of public feeling in the United States in the old days to get a charter from the white brethren in England. In 1884 there were nearly 500 colored Masons in Baltimore; now there are probably 700. Of the Independent Order of Odd Fellows, fifty lodges of the seventy-seven working ones, giving a membership of over 2,300. The fifty lodges had, during the past two years, aided their sick, buried eighty-three brothers and relieved seventy-seven widows and orphans, at a total expenditure of over \$13,000. The order held real estate worth \$18,500 and had over \$10,000 in cash.

Of the secret societies in Baltimore, the most influential are the Samaritans, the Nazarites, the Galilean Fishermen and the Wise Men. The first two were instituted some years before the war. The first has spread from Baltimore, during the forty years of its existence, to a number of states; but a third of all the lodges and nearly a third of all the members are in Maryland (1890). About one-half of the order are women, Daughters of Samaria, and they meet by themselves in their own lodges. There are now in Maryland fifty-eight lodges, with a membership of 1,925.

The order of Galilean Fishermen, of men and women together, was begun in Baltimore in 1856, by a handful of earnest workers; it was legally incorporated in 1869. The order has become influential. It is said to number over 5,000 in Maryland.

The order of the Seven Wise Men is a more recent order. There are many more of the same secret, beneficial nature, but these are the largest.

94 Economic Co-operation Among Negro Americans

In 1885 was incorporated the Colored Mutual Benefit Association, the only one in the state, entirely managed by colored men, with a colored doctor and a prominent colored lawyer for counsel. It is endorsed by all the clergymen, has grown rapidly and proven itself worthy of the support of the people. In these first few years, some \$10,000 have been paid out in benefits. §

Beneficial Societies of Petersburg, Va. (1898) *

(Not including secret orders.)

	NAME	When organized	No. of members	Assessments per year	Total annual income	Sick and death benefits	Cash and property
1	Young Men's	1884	40	\$ 7 00	\$ 275 00	\$ 150 00	\$ 175 00
2	Sisters of Friendship, etc. ....	.....	22	3 00	68 55	43 78	.....
3	Union Working Club	1893	15	3 00	45 00	23 00	.....
4	Sisters of Charity	1884	17	3 00	51 00	30 00	.....
5	Ladies' Union	1886	47	.....	135 00	.....	128 25
6	Beneficial Association	1893	163	+25c. 5 20	1,005 64	806 46	440 00
7	Daughters of Bethlehem .....	.....	39	+12c. 3 00	129 48	110 04	.....
8	Loving Sisters	1884	16	+25c. 3 00	22 50	30 50	62 00
9	Ladies' Working Club	1888	37	+12c. 3 00	95 11	52 65	214 09
10	St. Mark	1874	28	+12c. 3 00	84 00	32 00	150 00
11	Consolation	1845	26	+12c. 3 00	68 00	27 00	100 00
12	Daughters of Zion	1867	22	+12c. 3 00	66 00	40 00	36 00
13	Young Sisters of Charity	1869	30	+12c. 3 00	90 00	30 00	100 00
14	Humble Christian	1868	26	+12c. 3 00	68 00	35 50	75 00
15	Sisters of David	1885	30	3 00	90 00	60 00	130 00
16	Sisters of Rebecca	1893	40	3 00	120 00	85 00	175 00
17	Petersburg	1872	29	+12½c. 3 00	85 00	11 00	99 53
18	Petersburg Beneficial	1892	35	+50c. 5 20	182 00	158 00	118 00
19	First Baptist Church Ass'n.	1893	100	60	60 00	40 00	80 00
20	Young Men's	1894	44	+25c. 3 00	211 00	202 25	100 00
21	Oak Street Church Society	1894	38	1 20	42 60	112 03	50 00
22	Endeavor, etc.	1894	98	3 00	120 00	96 00	43 00
	Total		942		\$3,113 88	\$2,177 81	\$2,275 87

Beneficial Societies of Atlanta, Ga. (1898)

(Not including secret orders.)

NAME	When organized	No. of members	Annual income	REMARKS.
Helping Hand, First Congregational Church	1872	40	\$ 120	Benefits paid in 5 years, \$255; benevolence, \$25.
Rising Star, Wheat Street Baptist Church	1879	168	250	Benefits paid in 5 years, \$370; donations, etc., \$50; owns cemetery lot for its poorer members.
Daughters of Bethel, Bethel Church	1874	175	525	Donations in 5 years, \$125; benefits in 5 years, \$590.
Ladies' Court of Calanthe	1891	15	72	Benefits \$590 since 1891.
Daughters of Friendship, Union No. 1, Friendship Baptist Church	1869	150	450	Benefits 5 years, \$430; donates much to the church.
Fort Street Benevolent Mission	1897	.....	390	Benefits 1 year, \$190.
Daughters of Plenty	1892	115	250	Benefits in 4 years, \$200; secession from Daughters of Bethel.
Pilgrims Progress, Park Street Church	1894	120	360	Benefits in 5 years, \$600.
Sisters of Love, Wheat St. Baptist Church	1880	190	570	Has \$600 in bank.
Nine organizations		973	\$ 2,978	

§ Notes on the Progress of the Colored People of Maryland Since the War. 1890, Jeffrey R. Brackett, Ph. D.

* Atlanta University Publication, No. 3.

† Organized before the war.

‡ Assessment upon each member in case any member dies.

Warsaw, Ga. (1908)

The history of these societies is interesting. The Christian Progress is the oldest of them. It was organized soon after the close of the war by a number of Christian people who banded themselves together for mutual help. The society has twenty-five members and the monthly dues per person are 25 cents. The sick benefit is 50 cents per week. The society pays one-half of the doctor's bill. The death benefit is \$27. Any person of good moral character may now become a member. The next oldest society dates its organization from reconstruction days, when there was a military company here with a woman's auxiliary. The company passed out of existence but the auxiliary, under the name of the Ladies' Branch, has continued to the present time. This society owns a hall, where its meetings are held. Its membership is fifty and its monthly dues 25 cents per member. The sick benefit is 50 cents per week and the death benefit is \$25. When a member dies an assessment of 25 cents is levied on the survivors. The Boyer Quiet Club was organized in 1888 at the suggestion of an old German named Boyer who, although very poor, attempted to help the poorer Negroes. The society charges an admission fee of \$3. It has about fifty members, with monthly dues of 25 cents. The sick benefits are 50 cents per week and one-half the cost of the doctor's first visit. The society pays all the funeral expenses. The Earnest Workers has been organized five years. It has forty-five members with the usual monthly dues. The sick benefits are 50 cents per week and the cost of the physician's first visit. The death benefits are \$20 and one-half of the funeral expenses; it reported \$100 in the treasury. The E. K. Love Benevolent Society, with headquarters in Savannah, is chartered, the Warsaw branch having sixty members. This society has a twofold purpose: to aid the sick and bury the dead, and to assist in supporting the Central City College at Macon, Ga., an institution controlled and supported by colored Baptists of the state. Each member of the society is taxed 60 cents a year for the support of the college. For local purposes the members are taxed 25 cents per month. The sick benefit is \$1 per week. When a member dies \$30 is paid on the funeral expenses and \$10 to the nearest relative. Only Christians are eligible for membership in the society. The Sons and Daughters of Zion is primarily a children's society. It has twenty-seven members and the monthly dues are 15 cents per month. The sick benefits are 50 cents per week and one-half the doctor's bill. The death benefit is \$20. It reported \$113 in the treasury.*

Philadelphia, Pa., 1899—(60,000 Negroes)

From early times the precarious economic condition of the free Negroes led to many mutual aid organizations. They were very simple in form: an initiation fee of small amount was required and small regular payments; in case of sickness, a weekly stipend was paid, and in case of death the members were assessed to pay for the funeral and help the widow. Confined to a few members, all personally known to each other, such societies were successful from the beginning. We hear of them in the eighteenth century, and by 1838 there were 100 such small groups, with 7,448 members, in the city. They paid in \$18,851, gave \$14,172 in benefits, and had \$10,023 on hand. Ten years later about 8,000 members belonged to 106 such societies. Seventy-six of these had a total membership of 5,187. They contributed usually 25 cents to 37½ cents a month; the sick received \$1.50 to \$3.00 per week, and death benefits of \$10 to \$20 were allowed. The income of these seventy-six societies was \$16,514.23; 681 families were assisted. These societies have since been superseded to some extent by

* Work. in *Southern Workman*, January, 1908.

other organizations; they are still so numerous, however, that it is impractical to catalogue them; there are probably several hundred of various kinds in the city.

From general observation and the available figures, it seems fairly certain that at least 4,000 Negroes belong to secret orders, and that these orders annually collect at least \$25,000, part of which is paid out in sick and death benefits and part invested. The real estate, personal property and funds of these orders amount to no less than \$125,000. The function of the secret society is partly social intercourse and partly insurance. They furnish pastime from the monotony of work, a field for ambition and intrigue, a chance for parade, and insurance against misfortune. Next to the church they are the most popular organizations among Negroes.

Of the beneficial societies The Quaker City Association is a sick and death benefit society, seven years old, which confines its membership to native Philadelphians. It has 280 members and distributes \$1,400 to \$1,500 annually. The Sons and Daughters of Delaware is over fifty years old. It has 106 members and owns \$3,000 worth of real estate. The Fraternal Association was founded in 1861; it has 86 members and distributes about \$300 a year. It "was formed for the purpose of relieving the wants and distresses of each other in the time of affliction and death, and for the furtherance of such benevolent views and objects as would tend to establish and maintain a permanent and friendly intercourse among them in their social relations in life." The Sons of St. Thomas was founded in 1823 and was originally confined to members of St. Thomas Church. It was formerly a large organization, but now has 80 members, and paid out in 1896, \$416 in relief. It has \$1,500 invested in government bonds. In addition to these there is the Sons and Daughters of Moses, and a large number of other small societies.

There is a rising also a considerable number of insurance societies, differing from the beneficial in being conducted by directors. The best of these are the Crucifixion, connected with the Church of the Crucifixion, and the Avery, connected with Wesley A. M. E. Z. Church; both have a large membership and are well conducted. Nearly every church is beginning to organize one or more such societies, some of which in times past have met disaster by bad management. The True Reformers of Virginia, the most remarkable Negro beneficial organization yet started, has several branches here. Beside these there are numberless minor societies, as the Alpha Relief, Knights and Ladies of St. Paul, the National Co-operative Society, Colored Women's Protective Association, Loyal Beneficial, etc. Some of these are honest efforts and some are swindling imitations of the pernicious, white, petty insurance societies.*

New York

The older "African societies" in Philadelphia and Newport have already been noted. There was one in New York also, organized in 1808 and chartered in 1810:

The organization celebrated its incorporation by marching through the streets with music and flying colors in spite of a warning to the effect that "the authorities would be entirely powerless to protect you on the streets, and you would be torn in pieces by howling mobs."

The society, after its incorporation, exerted a wide influence in the community. It became so large that out of it sprang the Clarkson Society, the Wilberforce Benevolent Society, the Union Society, and the Woolman Society of Brooklyn.

* Philadelphia Negro, pp. 221-25.

At present the real estate in its possession is valued at not less than \$40,000. One of the earliest accounts, covering 1813 and 1814, shows receipts to the amount of \$1,148.17; from 1852 to 1855, inclusive, rents of the society's buildings, dues, etc., \$2,628.67; in 1891, \$3,162.15, and sick dues paid out to the amount of \$390; gratuities \$286.20; for 1892, the receipts from all sources amount to \$2,735.64.

The objects of the society were: "To raise a fund to be appropriated exclusively toward the support of such of the members of said society as shall by reason of sickness or infirmity, or either, be incapable of attending to their usual vocation or employment, and also toward the relief of the widows and orphans of deceased members."

The society owns two pieces of real estate in the central part of the city, one rented to twenty colored families, and the other a store and dwelling occupied by three families.

There are a large number of beneficial and insurance societies in New York now, as in other cities.

Canada

There were in Chatham associations formed, called True Bands. They were composed of colored people of both sexes, associated for their own improvement; their objects were many: For general interest in each other's welfare; to pursue such plans and objects as may be for their mutual advantage; to improve their schools and induce their race to send their children into the schools; to break down prejudice; to bring the churches, so far as possible, into one body, and not let minor differences divide them; to prevent litigation by referring all disputes among themselves to a committee; to stop the begging system (going to the United States and raising large sums of money, of which the fugitives never received the benefit); to raise such funds among themselves as may be necessary for the poor, the sick and the destitute fugitives newly arrived; to prepare themselves ultimately to bear their due weight of political power.

The first True Band was organized in Malden, in September, 1854, consisting of 600 members. It is represented as having thus far fulfilled its objects admirably. Small monthly payments are made by the members. The receipts have enabled them to meet all cases of destitution and leave a surplus in the treasury.

In all other places where the bands have been organized the same good results have followed. There were in 1856 fourteen True Bands organized in various sections of Canada West.*

The beneficial societies are thus seen to be universal among colored people and conducted in all sorts of ways, from the simple form noted in § 3 to the regular insurance society. No accurate estimate of the income of these societies is possible.

Their history in Philadelphia is instructive on this point: Judging from the figures here and in other cities, and remembering that the insurance society is largely replacing the old beneficial society and that the country districts have fewer societies than the city, it seems, to hazard a guess, that between a quarter and a half million dollars are still annually paid to Negro beneficial societies.

As has been said the purely beneficial societies are being absorbed into larger insurance societies. The first Negro insurance society appears in Philadelphia:

* Drew: The Refugees.

The year 1810 witnessed the creation of the African Insurance Company, which was located at No. 159 (now 529) Lombard street: Joseph Randolph, president; Cyrus Porter, treasurer; William Coleman, secretary, with a capital stock of \$5,000. "The members of this company are all colored persons," as stated in the directories for 1811 and 1813. In the latter year it was located at 155 Lombard street, which appears to have been the residence of its secretary, whose profession was given as "teacher." We find no traces of it after this year; some of its policies are yet preserved in the families of the insured.*

The transition from beneficial to secret and insurance societies is thus described in Virginia:

As soon as the colored man became free he formed all kinds of associations for mutual protection, many of which exist today though in somewhat modified forms. These organizations were founded for the purpose of caring for the sick and furnishing decent burial at death. No attention was paid to difference of age, and very little to health conditions. The same joining fee was charged regardless of age, and the same monthly dues paid. The usual amounts paid for initiation fee in these "Benevolent Societies" was from \$2.50 to \$5.00. Monthly dues of 50 cents were generally charged.

The amount paid for sick dues was regulated by the by-laws of the various societies and ranged from \$1.50 per week to \$5.00. Members were taken in on the recommendation of friends. These organizations were formed by the hundred in the cities of Virginia, and many of them served a good purpose in that the people were brought together and friendly intercourse established. These societies were known by their names and many of them were long and curious. Regalia of all kinds were worn and the society having the greatest amount of regalia was the most popular.

From paying no attention to the laws of health and taking in persons without medical examination, many of these organizations found themselves loaded down with large amounts of money due on account of unpaid sick dues and death benefits. Many of them have gone to the wall and there remains little to tell that they ever existed.

In the early eighties the colored people began to take insurance in white companies requiring a small weekly payment and giving in return therefor a death benefit and in some instances sick dues. As the amounts charged were small and no trouble was attached because of the payments being made to agents at the homes, the growth of these societies was rapid.

Some of these persons being more inquisitive than others found that the amounts paid on accounts of colored persons were smaller than the amounts paid to whites for the same premiums. Deciding at once that this was unjust, the more enterprising members of the race began to devise ways and means to break down this discrimination by the establishing of colored insurance companies and by attaching an insurance feature to societies already organized. The promoters of these various companies had no experience whatever in insurance, and it never once occurred to them that all successful insurance is based on some well established mortality table. No investigations were made in order to find out the relative death rate of the colored and white races. In order to secure the business from white companies the common attempt was to adopt a rate lower than that charged by the white companies and to pay therefor more benefits. The woods are full of the graves of these

*A History of the Insurance Company of North America, (the oldest fire and marine insurance company in America). The Negro society was formed in 1796. Cf. Philadelphia Negro, p. 23.

earlier companies which failed for the want of knowledge of business.*

The following is a list of the larger Negro industrial insurance societies now operating:

The United States

People's Mutual Aid Association	Little Rock, Ark.
The Royal Mutual Aid Beneficial Association	Wilmington, Del.
National Benefit Insurance Co.	Jacksonville, Fla.
Afro-American Industrial Insurance Co.	Jacksonville, Fla.
Union Mutual Aid Association	Jacksonville, Fla.
Cordele Mutual and Fire Insurance Co.	Cordele, Ga.
Atlanta Mutual Insurance Co.	Atlanta, Ga.
Union Mutual Insurance Co.	Atlanta, Ga.
Savannah Mutual and Fire Insurance Co.	Savannah, Ga.
The Pilgrim Health Insurance Co.	Augusta, Ga.
Southern Mutual Insurance Co.	Augusta, Ga.
Guarantee Relief Association	Augusta, Ga.
People's Mutual Aid Association	Muskogee, I. T.
United Aid and Benevolent Association	Jersey City, N. J.
Benevolent Aid and Relief Association	Baltimore, Md.
Mutual Benefit Society	Baltimore, Md.
Benevolent Aid and Relief Association	Annapolis, Md.
Toilers' Mutual Insurance Co.	Greensboro, N. C.
Progressive Benefit Association	Charleston, S. C.
North Carolina Mutual and Provident Association	Durham, N. C.
United States Life Insurance Co.	Charleston, S. C.
Metropolitan Mutual Benefit Association	Charleston, S. C.
American Life and Benefit Insurance Co.	Durham, N. C.
The Home Insurance Co.	Charleston, S. C.
Piedmont Life Insurance Co.	Greensboro, N. C.
Carolina Mutual Life Insurance Co.	Durham, N. C.
Toilers' Mutual Life Insurance Co.	Tarboro, N. C.
Keystone Aid Society	Philadelphia, Pa.
Northern Aid Society	Philadelphia, Pa.
Reliable Aid and Improvement Society	Philadelphia, Pa.
Mutual Improvement Society	Washington, D. C.
National Benefit Association	Washington, D. C.
Hand in Hand Fraternity	Washington, D. C.
Guarantee Aid and Relief Society	Savannah, Ga.
American Beneficial Insurance Co.	Richmond, Va.
Richmond Beneficial Insurance Co.	Richmond, Va.
Virginia Beneficial Insurance Co.	Norfolk, Va.
Star of Zion Relief and Accident Corporation	Boydton, Va.
United Aid Insurance Co.	Richmond, Va.
Benevolent and Relief Association	Guthrie, Okla.
Lincoln Benefit Association	Raleigh, N. C.
Pimbas Mutual Aid Society	Baltimore, Md.
St. James Beneficial Society	Baltimore, Md.
Co-operative Insurance Co.	Hannibal, Mo.
Union Central Relief	Florence, Ala.
Independent Benevolent Order	Georgia
Grand United Order of True Reformers	Richmond, Va.
Independent Order of St. Luke	Richmond, Va.
Home Protective Association	
People's Mutual Aid Association	Helena, Ark.
The Alpha Insurance Co.	Washington, D. C.
Industrial Savings Society	Wilmington, Del.
Mutual Insurance Co.	Athens, Ga.
Georgia Southern Home Aid Insurance Co.	Augusta, Ga.
Standard Beneficial and Relief Co.	Baltimore, Md.
People's Beneficial and Fraternal Co.	Baltimore, Md.
Cosmopolitan Beneficial Association	St. Paul, Minn.
Long Island Industrial Association	Brooklyn, N. Y.
United Aid Benevolent Association	New York, N. Y.
Children's Aid Society	Cincinnati, Ohio

* Report of the Hampton Conference, No. 8, pp. 15-16, 18.

Mutual Reliable Aid Society	Philadelphia, Pa.
Fidelity Mercantile Fraternity	Norfolk, Va.
Consumers' Co-operative Fraternity	Norfolk, Va.
United Brotherhood Fraternity	Norfolk, Va.

The list makes no pretensions to completeness and could be greatly extended. Such Negro insurance societies have had various external difficulties:

Afro-American insurance companies were forging ahead so rapidly that the legislature of Virginia passed a law with the expressed purpose to put the Afro-American companies out of business, during the year of 1903, and raise the state license of insurance companies to \$200 and 1 per cent on gross receipts. These enactments simply caused the Afro-American companies to hustle more and they paid the taxes. These legislators met again; passed a law to this effect: In order for insurance companies paying sick and death claims to continue to do business they must deposit in the state treasury the round sum of \$10,000 as a security to their policy holders. Many thought that Virginia would be a grave yard for Afro-American insurance companies. White agents on their route told Afro-Americans holding policies in Afro-American companies, that their moneys were lost and they had better join the white companies. The Virginia Beneficial and Insurance Co., and three other Afro-American companies individually put up their \$10,000 and today there are more Afro-American insurance companies, with home offices in the state, doing business than there are white. ‡

Most of the laws referred to are to protect policy holders, but the Negro societies have noticed that Southern legislatures only began to awaken to this need of protection when Negro societies began driving the whites out of business.

Virginia was the first center of this development, because of the extraordinary growth of Negro industrial insurance there:

We find on investigation that in the state of Virginia quite a number of insurance organizations have been formed, and in the report of the Auditor of Public Accounts for the year 1902, we find the following report which will give some idea of the magnitude of the insurance business as conducted by Negroes in the state of Virginia. There are quite a number of insurance companies and fraternal societies in the state that do not as yet make reports to the Auditor. According to the official directory of the city of Richmond there are in that city alone sixteen insurance companies conducted by Negroes:

ASSOCIATION	Policies written 1902	Insurance 1902	Policies in force	Value
American Benefit	19,146	\$ 653,521	18,030	\$ 617,106
Richmond Benefit	6,699	221,945	14,820	434,970
Southern Aid Society of Virginia	4,657	395,680	6,808	500,311
United Aid	6,380	268,615	3,627	132,062
Benevolent Aid and Relief Association	700	25,975	697	25,875
Grand Fountain United Order True Reformers	15,740	1,883,434	64,357	7,715,702
Total	53,322	\$ 3,449,170	108,339	\$9,426,026

If a complete report could be had of the business which the colored insurance companies and the fraternal societies are doing in the state of Virginia it

‡ New York Age.

would show that more than 300,000 colored men, women and children carry some form of insurance. This means a great deal for the business conditions of the people of this state, since these organizations not only provide for the relief of the policy holders in sickness, but a large part of the money paid out on the account of death claims finds permanent investment in various forms.*

The career of one Negro insurance society has been so remarkable that it deserves especial study. Most of the following facts are from a United States Government investigation:

The True Reformers constitutes probably the most remarkable Negro organization in the country. The association has its headquarters in Richmond, Va., and its history in brief is as follows:

The Grand Fountain

The association was organized in January, 1881, by Rev. William Washington Browne, an ex-slave of Habersham county, Ga., as a fraternal beneficiary institution, composed of male and female members, and began with 100 members and a capital of \$150. On April 4, 1883, or over two years later, the circuit court of the city of Richmond, Va., granted a regular charter of incorporation as a joint stock company to Browne and his associates under the name of "The Grand Fountain of the United Order of True Reformers." The chief purpose of incorporation was to provide what is to be known as an endowment or mutual benefit fund; the capital stock was "to be not less than \$100 nor more than \$10,000, to be divided into shares of the value of \$5 each;" the company was to hold real estate "not to exceed in value the sum of \$25,000;" the principal office was to be kept in the city of Richmond, and officers named in the charter for the year were Rev. William W. Browne, Richmond, Va., Grand Worthy Master; Eliza Allen, Petersburg, Va., Grand Worthy Mistress; R. T. Quarles, Ashland, Va., Grand Worthy Vice-Master; S. W. Sutton, Richmond, Va., Grand Worthy Chaplain; Peter H. Woolfolk, Richmond, Va., Grand Worthy Secretary; Robert I. Clarke, Centralia, Va., Grand Worthy Treasurer. These, with six others, composed the Board of Directors for the first year. Thus the True Reformers started on their way as a full-fledged joint stock corporation, whose chief aim was to provide a form of what is known as mutual beneficial insurance for its members. In 1898 the charter was amended so that a part of section 2 should read as follows: "The said corporation shall issue certificates of membership to its members and shall pay death benefits to the heirs, assigns, personal or legal representatives of the deceased members;" and section 4, as follows: "The real estate to be held shall not exceed in value the sum of five hundred thousand (\$500,000) dollars."

Up to December, 1901, the last report of the organization shows that it had paid in death claims \$606,000, and in sick, \$1,500,000, and that the membership was over 50,000, having increased 18,000 in the preceding year. The increase in twenty years from a membership of 100 and a capital of \$150 to a membership of over 50,000, and with real estate aggregating \$223,500 in value, constitutes an excellent showing.

But it is not the growth nor even the existence of the Grand Fountain of the True Reformers as a mutual insurance association, with its small army of employees, that causes it to be considered here; it is the affiliated by-products, to use an industrial expression, that are of interest and that may prove to be of great economic value to the Negro race.†

The report of the order for 1907 with the "by-products" or affiliated departments is as follows:

The Fountain Department has grown from four Fountains or lodges in 1881, to 2,678 Fountains or lodges in January, 1907. The 100 members have grown

* Hampton Conference, No. 7.

† Bulletin of the United States Department of Labor, No. 41, pp. 807-14.

to more than 100,000, who have been initiated into the order, and of whom there are now benefited in the Fountains 50,636. There have been 8,332 deaths in the Senior Fountain, for which there has been paid \$979,440.55.

The joining fees of this department are from \$4.60 to \$6.60, and persons are admitted from 18 to 60 years of age. Monthly dues, 55 cents for eight months and 60 cents for four months are paid into the Fountain by each member. No extra tax or assessment is levied to pay the death benefits.

In 1885 there was organized and put in operation a department for the children known as the Rosebud Department. For twenty-one years this department was in operation under the management of the Grand Fountain and more than 30,000 children have been entered into this department. Children are taken from 2 to 18 years of age. The joining fee is 50 cents, monthly dues are 16 cents. Sick benefits range from \$1 down to 25 cents per week, according to the length of time sick. There have been 777 deaths in this class for which the sum of \$23,214 has been paid.

The class department of the Mutual Benefit Degree was introduced in 1885 for the purpose of paying to members of the Fountain department an additional amount in death claims of from \$200 to \$1,000. This department, like the others, has grown and increased, from time to time, until today there are 5,980 members. There have been 1,134 deaths in the twenty-two years, for which there has been paid to the heirs of deceased members \$354,334.70.

The following tables will give the ages, joining fees and dues of each of the classes:

Class "B" Table

AGES	Joining fee	Value of certificate after 1 Yr.	Value of certificate before 1 yr.	Annual dues	Quarterly dues
18 to 25.....	\$ 2 50	\$ 200 00	\$ 100 00	\$ 4 75	\$ 1 20
25 to 30.....	2 75	200 00	100 00	4 75	1 20
30 to 35.....	3 00	200 00	100 00	4 75	1 20
35 to 40.....	3 25	200 00	100 00	5 70	1 43
40 to 45.....	3 50	140 00	70 00	5 70	1 43
45 to 50.....	3 75	115 00	58 00	6 65	1 66
50 to 55.....	4 00	90 00	45 00	6 65	1 66
55 to 60.....	4 25	65 00	33 00	7 70	1 90

Class "E" Table

AGES	Joining fee	Value of certificate after 1 Yr.	Value of certificate before 1 yr.	Annual dues	Quarterly dues
18 to 25.....	\$ 5 00	\$ 500 00	\$ 250 00	\$ 12 60	\$ 3 15
25 to 30.....	5 25	500 00	250 00	12 60	3 15
30 to 35.....	5 50	500 00	250 00	15 60	3 90
35 to 40.....	5 75	500 00	250 00	15 60	3 90
40 to 45.....	6 00	500 00	250 00	20 48	5 12
45 to 50.....	6 25	500 00	250 00	20 48	5 12
50 to 55.....	6 50	500 00	250 00	23 48	5 87

Class "M" Table

AGES	Joining fee	Value of certificate	Annual dues	Quarterly dues
18 to 30.....	\$ 11 00	\$ 1,000 00	\$ 21 00	\$ 5 25
30 to 35.....	12 00	900 00	25 56	6 39
35 to 40.....	12 50	900 00	25 56	6 39
40 to 45.....	13 00	800 00	26 04	6 51
45 to 50.....	13 50	700 00	26 04	6 51

The benefits paid by all departments to date have been:

8,322 Fountain deaths	\$ 979,440.55
727 Rosebud deaths	23,214.00
542 Class B deaths	90,444.75
591 Class E deaths	263,714.95
1 Class M death	175.00
Total, 10,193 deaths	\$1,356,989.25

This amount paid in death benefits is not all that has been paid, for the various subordinate Fountains have paid over a million and a half dollars in sick benefits, making a grand total paid to members by the Grand Fountain and its subordinate lodges of \$2,856,989.25.

Savings Bank

In 1887 the necessity for a repository for the funds of the organization was made very evident when at the organization of a subordinate Fountain in Charlotte county, Virginia, the funds collected were entrusted to a white storekeeper by the treasurer for safe keeping. The white storekeeper passed the word amongst his neighbors, and it was determined by them to break up the organization. Feeling between the races was running very high because of a recent lynching in the neighborhood. This strange condition of affairs led to the organization of the savings bank. The Savings Bank of the Grand Fountain, United Order of True Reformers, was chartered by the Virginia Legislature March, 1888, and went into operation April 3, 1889, receiving \$1,200 on deposit the first day.

The capital stock was placed at \$100,000, each share being \$5. The by-laws provided that only members of the Grand Fountain could take stock, and one person was only allowed to take a limited amount. In this way it was sought by the founders to perpetuate the bank and prevent the possible pooling of the stock. In thirteen years from the date of the charter the whole amount of capital stock was taken up.

The bank receives deposits of from one dollar up, and pays interest at the rate of 3 per cent on all deposits. The business for the first five months of the bank amounted to \$9,881.28 in deposits. Today it has:

Capital stock paid in	\$ 100,000 00
Surplus fund	95,000 00
Undivided profits, less amount paid for interest, expenses and taxes	29,136 95
Individual deposits subject to check	125,526 76
Time certificates of deposit	210,746 11
Total	\$ 590,409 82

The Reformers' Mercantile and Industrial Association

The Reformers' Mercantile and Industrial Association was incorporated December 14, 1899. This department conducts a system of stores doing an annual business of over \$100,000. The principal one of these stores is located at Richmond, Va.

The Reformer

The *Reformer*, a weekly newspaper with a circulation of 19,000 copies, is published by the Reformers' Mercantile and Industrial Association. A general printing department is conducted by the *Reformer*, where all classes of printing is neatly and quickly done.

Hotel Reformer

The Hotel Reformer, located at No. 900 North Sixth street, Richmond, Va., has accommodation for 150 guests.

Old Folks' Home

An Old Folks' Home located at Westham, Henrico county, Va., six miles west of Richmond, is established for the benefit of the old members of the colored race. Westham farm, on which the home is located, consists of 634¼ acres, of which 200 acres have been cut up for Brownsville, a colored town.

The Old Folks' Home is supported by voluntary contributions made by the various members of the organization and the friendly public. Inmates are taken regardless of their religious belief or fraternal connection.

Reformer Building and Loan Association, incorporated

The Reformer Building and Loan Association, incorporated under the laws of the State of Virginia, has as its object the encouragement of industry, frugality, home building and saving among its members. Its offices are located at No. 604 North Second street, Richmond, Va.

Real Estate Department

The Real Estate Department of the Grand Fountain was established in 1902, and controls the property holdings of the organization. It has under its control twenty-seven buildings and three farms, with a total value of \$400,000, which belong to the institution, and leases for the benefit of the institution twenty-three other buildings.

Brief summaries of the business of thirty other Negro industrial insurance societies follow:

1. Progressive Benefit Association, Charleston, S. C.—Fees 5 to 40 cents per week, to be collected by agents. Sickness is reported at the office, and paid one week after report on doctor's certificate. Death claims are paid one week after reported. Business: 1904, \$10,744; 1905, \$10,102; 1906, \$10,331; 1907 to July 1, \$4,632.

2. The American Life and Benefit Insurance Co., Durham, N. C.—Chartered February, 1906. Business: Amount paid in 1906-7, \$5,235.15; amount paid out, \$3,250.76.

3. The American Beneficial Insurance Co., Richmond, Va.—Two hundred stockholders. Branch establishments in all cities and towns of Virginia and the District of Columbia. Business: 1902-3, \$61,177.34; 1903-4, \$60,657.80; 1904-5, \$76,278.80; 1905-6, \$83,951.60; 1906-7, \$89,453.84. Total paid up capital, \$15,000. Real estate owned in Richmond and Newport News, \$5,000. "It was organized August, 1902, in the city of Richmond, with the present officers in charge. It had a healthy start from the beginning, for within three weeks after the President made the call for those who desired to take stock to meet him, \$8,700 in cash was paid in. Sixty thousand persons have taken policies with us during these five years."

4. Home Protective Association.—Members in State, 2,000; lodges, 100. Methods of operation: On the assessment plan. Total income for 1906-7, \$18,000; real estate owned, \$4,500. "The association was organized three years ago with ten charter members."

5. Mutual Improvement Society, Washington, D. C.—Members, 6,000, with branch offices in twenty-five States of the Union. Business: Two years, 1906-7, \$60,000. "Society was incorporated March 1, 1897."

6. Union Mutual Aid Association, Jacksonville, Fla.—Branch establishments throughout principal cities and towns of Florida. Business done in the last three years, \$50,000; total capital, \$5,000. Real estate owned: Bridge and Union streets.

7. United Aid and Benevolent Association of America, Jersey City, N. J.—Branch establishments: New York City, New Rochelle, Tarrytown, White Plains, Nyack, and Saratoga Springs, N. Y., Lakewood, Asbury Park, Newark, N. J., Columbia, S. C. Insures against sickness, accident and death and fire in the insurance department. In the real estate department, rents, leases, buys and sells; takes first and second mortgages, and loans money. Business: Last year, the receipts for the Insurance Department, \$17,672.75; in the Real Estate Department, \$11,591.81, making a total of \$29,263.56. Paid out last year for sick claims, \$4,620.50, and \$2,532.25 in death claims, total \$7,152.75, leaving a balance of \$10,520; capital, \$10,000. Real estate owned: New York and New Jersey. "The United Aid and Benevolent Association was organized June 10, 1901, and incorporated under the laws of the State of New Jersey in the same year. On June 10, 1907, the company had been in operation six years. Since that time, we have insured about 15,000 persons. Our realty company is incorporated for \$25,000."

8. Union Benefit Association, Savannah, Ga., with 25,009 members. Branch offices: Atlanta, Ga., Charleston, S. C., Thomasville, Ga., Albany, Ga., Beaufort, S. C., Rincon, Ga., Bluffton, S. C., Guyton, Ga., Daufuskie, S. C., Summerville, S. C., Jesup, Ga. Mutual co-operative upon the assessment plan. Total income for 1906, \$24,282.20. "The association was organized in 1903; since that time we have written up over \$700,000 worth of business. The business is gradually increasing and warrants over 200 employees."

9. The Gallilean Fishermen Joint Stock Association owns a building worth \$5,000. Baltimore, Md., 1906.

10. The Stock Association of the Grand United Order of the Sons and Daughters of Good Hope. Baltimore, Md.

11. The Grand United Order of the Sons and Daughters of Moses owns a building worth \$9,000. Baltimore, Md.

12. Benevolent and Relief Association, Guthrie, Okla.—Capital stock \$5,000.

13. Co-operative Insurance Co., Hannibal, Mo.—The company is about one year old and it has 1,000 members. 1906.

14. National Benefit Association, Jacksonville, Fla.—Capital stock \$10,000.

15. The Afro-American Industrial and Benefit Association, Jacksonville, Fla.—Paid up capital stock \$10,000.

16. Toilers' Mutual Life Insurance Co., Tarboro, N. C.—Directors, 11; business done in 1906-7, \$2,982.85. No capital; an assessment company. "Commenced business March 5, 1906."

17. Star of Zion Relief Accident Corporation, Boydton, Va.—Membership, 2,500. Benefits: From 5 to 49 years 18 cents to 25 cents. After twelve months a member is benefited by a policy of \$100, which matures in twelve or fourteen years, followed by a continued policy of \$100 to \$300 at same rates. In the Accident Department sick and accident and death benefits are paid according to age. For \$2 per week one receives \$100 at death—10 per cent every ten years, minus what you draw out. After five years one-half of the initiation fee is paid back, on written application, complying with the rules of the Supreme Fountain. After thirty years membership policies are paid off. Fees: \$3 to join, 30 cents per month; in city, 60 cents per month. Benefits from \$25 to \$50. Capital stock, \$10,000. Business done in two years, 1906-7, about \$10,000, with a paid capital of \$1,000. Real estate, \$2,500. "Chartered under the laws of Virginia May 9, 1904." One of the main features of the order is its Reformation Department, intended to reclaim the fallen youth of the race.

18. People's Mutual Aid Association, Little Rock, Ark.—Branch establishments at Pine Bluff, Helena, Fort Smith, Texarkana, Wynne, Marianna, Arka-

delphia, Brinkley, Jonesboro, Hot Springs, Batesville, Clarendon, DeValls Bluff, Cotton Plant, Camden and Forrest City, Ark., Muskogee, South McAlester, Ardmore and Chickasha, Indian Territory. Business done in 1906-7, \$63,923.10; 1907, \$237,449. Capital paid up, \$50,000. "Organized July 1, 1904. Twenty-three thousand, five hundred and seventy-eight members to date. Since the association was organized we have met with wonderful success. Today we are employing 125 young men and women. Prospects bid fair for an opening of at least 150 more during the next two years. Connected with Capital City Savings Bank."

19. North Carolina Mutual and Provident Association, Durham, N. C., has 110,000 members; fifty-one branch offices, twenty-nine in North Carolina and twelve in South Carolina. Insurance on the assessment plan. We also write straight life and endowment insurance. Policies are collected weekly, monthly and annually by over 400 agents through fifty-one branch offices. Total business in 1906, \$117,000. Twenty-five thousand dollars worth of real estate in Durham, N. C. "This company was organized in April, 1899, with seven directors. After operating two years five of these men became discouraged and the entire business was bought by John Merriek, A. M. Moore and C. C. Spaulding. Now we are paying an average of 1150 per day for benefits and our business is in a prosperous condition, having never been sued for a single legal claim."

20. National Benefit Association, Washington, D. C.—Thirty-nine stockholders and 27,888 members. Branch offices in Newark, New Brunswick and Camden, N. J., Providence, R. I., New York, N. Y., and Pittsburg, Steelton, Williamsport, Wilkesbarre, Harrisburg and Philadelphia, Pa. Business done 1902, \$12,020.67; 1903, \$13,896.13; 1904, \$18,015.92; 1905, \$28,283.99; 1906, \$43,270.34. Total paid up capital, \$5,000. No stock for sale. Real estate owned: Home office, \$20,000; four unimproved lots in Anacostia, D. C., \$1,000; otherwise invested, \$20,000. Organized in 1899. In event of sickness or accident a weekly benefit of \$1.50 to \$8, and of death from \$12 to \$125.

21. Keystone Aid and Insurance Society, Philadelphia, Pa.—Membership 13,000. Business 1906, \$47,580.73; 1907 (six months), \$32,463.39. Total capital, \$10,000. Reserve added to capital increases it to \$16,500.20. Real estate owned: Home office. "Incorporated July 12, 1902, under the laws of Pennsylvania. Has in five years paid out in the conducting of the business over \$150,000."

22. The Hand in Hand Fraternity, Washington, D. C.—A fraternal insurance organization, incorporated under the laws of the District of Columbia. Issues policies from \$100 to \$500. Collects premiums or assessments.

23. The Guarantee Aid and Relief Society, Savannah, Ga.—Branch offices in Atlanta, Americus, Albany, Augusta, Dawson, Cuthbert and Richland, Ga. Business done in 1906, \$15,971.38.

24. Carolina Mutual Life Insurance Co., Durham, N. C.—Membership 20,000, with branch offices in about seventy towns throughout North Carolina. In 1906-7 \$15,000 worth of business, including both new and old business. No capital. "Charter secured during the latter part of 1903. Commenced doing business in February, 1904. Very little business was done until 1905, and the greatest business done was in 1906. The management has been changed several times, and under the present management the company is seeing its brightest days. Plans are at present on foot to organize another company, to be a stock company (capital stock \$100,000), to do exclusively a life business. The present company will ultimately be absorbed by the new company."

25. The Atlanta Mutual Insurance Association, Atlanta, Ga.—Branch offices in Augusta, Savannah, Columbus, Albany, Macon, Stockbridge, Covington,

Conyers, Forsyth, Athens, Cartersville, Tallapoosa, Douglasville, Austell and Dallas. Dues collected weekly, on the co-operative assessment plan. Business done for 1906, \$381,373; six months in 1907, \$160,180. Total capital, \$5,000. "The company began business September 25, 1905, by depositing \$5,000 with the State Treasurer and by the expenditure of an additional \$8,500 in agency, fees, etc. The Association has a membership of 15,000."

26. Benevolent Aid and Relief Association of Baltimore, Baltimore, Md.—Business done in 1906-7, \$5,000.

27. Reliable Mutual Aid and Improvement Society, Philadelphia, Pa.—Business done in 1906, \$25,000; 1907, \$30,000. Mutual concern. Real estate owned at 1440 Lombard street, \$5,000. Organized 1902. Cash balance of \$1,000. Sick and accident benefits from \$2.50 to \$10 per week; death benefits from \$50 to \$250. Dues collected and payable monthly: Children under 12 years, 50 cents; adults in Class B, \$1.00; adults in Class A, \$2.00.

28. Provident Medical Aid and Burial Association of Chicago, Chicago, Ill.—Total capital, \$5,000. Incorporated in 1901.

29. Richmond Beneficial Insurance Co., Richmond, Va.:

Cash in banks and office.....	\$ 9,541 00
Real estate in the cities of Virginia.....	10,000 00
Capital stock paid in.....	10,000 00
Deposited with the State of Virginia.....	10,000 00
Stocks and bonds.....	10,400 00
Annual premium receipts.....	112,682 81
Paid to policy-holders in 1906.....	57,609 64

The company began business by operating only the combination policy, but has for the last three years operated in addition a straight life policy, with both an Infantile and an Adult Department. Members between 12 months and 60 years pay 5 to 25 cents per week; sick benefits from \$1.25 to \$6; death benefits from \$12.50 to \$75. The benefits vary with the age of the member and the premium paid. Members received in the straight life from 10 to 60 years: benefits paid from \$500 down, varying with the age and premium paid.

<i>Weekly premiums</i>	<i>Ages—Years</i>	<i>Sick benefits</i>	<i>Death benefits</i>
05	Mos. 12 to 40	\$ 1 25	\$ 20 00
05	Yrs. 41 to 50	1 00	12 50
05	" 51 to 60	75	10 00
10	Mos. 12 to 40	2 50	40 00
10	Yrs. 41 to 50	2 00	25 00
10	" 51 to 60	1 50	20 00
15	Mos. 15 to 40	3 75	45 00
15	Yrs. 41 to 50	3 00	37 50
15	" 51 to 60	2 25	30 00
20	Mos. 18 to 40	5 00	60 00
20	Yrs. 41 to 50	4 00	50 00
20	" 51 to 60	3 00	40 00
25	Mos. 18 to 40	6 00	75 00
25	Yrs. 41 to 50	5 00	60 00
25	" 51 to 60	3 75	45 00

Paid to Policy-holders in 1906

14,826 sick and accident claims.....	\$ 43,180 60
450 death claims.....	14,429 04
Total	\$ 57,609 64

The company was granted a charter in 1894 with a capital stock of \$5,000, and has issued during eleven years 90,000 certificates of membership and has paid more than \$325,000 on account of sick, accident and death claims. The total receipts of the company for 1905 exceeded \$118,000; the number of policies issued was 11,444. The company employs about 400 young men and women. The authorized capital stock of \$10,000 has been subscribed and paid. It has \$10,000 on deposit in the State Treasury as a protection to its policy-holders. The company has purchased the three-story brick building now used as the home office, and has begun to establish branch offices in a number of the larger cities. Its funds have been invested in real estate and other paying investments.

30. Independent Order of St. Luke, Richmond, Va.—Founded in the year 1865. Membership in 1900, 1,000; in 1908, 21,200. Total amount of money handled in the last eight years, \$202,201.42; amount handled from December, 1906, to December, 1907, \$44,634.25. "The expenditures are divided into two classes: Class number one, a mortuary fund; class number two, expense fund. The principal object is to defray the expenses of the mortuary fund. This order has 650 branch offices in 14 different States. The principal departments of work are: Printing, supply, general office. In the fraternal organization we have three incorporated bodies: 1. The St. Luke Association, which handles the real estate and property to the amount of \$30,000. 2. The St. Luke Penny Savings Bank, an incorporated institution, with a capital stock of \$50,000. 3. The St. Luke Emporium, a general department store, an incorporated institution with a capital stock of \$25,000, all paid in." This store in 1907 did a business of \$28,340.

The total income of insurance societies is difficult to estimate. Those which we have reported have, approximately, incomes as follows:

NAME	Income	Property
True Reformers.....	\$ 450,000	\$ 400,000
Progressive Benefit.....	10,331	.....
American Life and Benefit.....	5,235	.....
American Beneficial.....	89,453	5,000
People's Mutual.....	237,449	.....
Home Protective.....	18,000	4,500
Mutual Improvement.....	30,000	.....
Union Mutual.....	20,000	5,000
United Aid and Benevolent.....	29,263	.....
Union Benefit.....	24,282	.....
Toilers' Mutual.....	2,582	.....
Star of Zion.....	5,000	2,500
North Carolina Mutual.....	117,000	25,000
National Benefit.....	43,270	21,000
Keystone Aid Society.....	47,580	16,500
Guarantee Relief Association.....	15,971	.....
Carolina Mutual.....	10,000	.....
Atlanta Mutual Insurance Co.....	381,373	.....
St. Luke's.....	44,634	63,000
Benevolent Aid and Relief Ass'n.....	3,000	.....
Reliable Mutual.....	30,000	5,000
Richmond Beneficial Insurance Co.....	112,682	49,941
Total.....	\$1,727,705	\$ 597,441

This is only a partial report of a selected list, and the real estate report is especially defective. The total income of such societies cannot be far from three millions of dollars. They probably hold in real estate and other capital (deposited bonds, for instance), at least one million dollars in property.

The chief criticism of these societies is the unscientific basis of their insurance business. It is a phase of insurance through which all groups have at one time or another passed, but it is today largely discredited by the best opinion. Its defect lies in the irregular imposition of the burden of insurance, and dependence on lapsed policies to supply the needed surplus. Under Massachusetts insurance legislation many of these companies could not exist. Nevertheless, there are signs of improvement; many societies, like the True Reformers, are gradually adopting graduated payments on a scientific age classification and others will follow.*

There is also wide room for speculation and dishonesty in industrial insurance. Protective legislation, especially in the South, is driving out the worst offenders, but some still remain. On the whole, however, these societies have done three things:

- (a) Encouraged economic co-operation and confidence.
- (b) Consolidated small capital.
- (c) Taught business methods.

We will now take up the kindred secret societies.

Section 12. Secret Societies

The Masons

The Grand Secretary of the Prince Hall Lodge of Massachusetts, the mother Grand Lodge of Negro Masonry in America, gives the number of Negro Masons as follows:

African Lodge in its beginning had fifteen members. In 1904 I made as careful an investigation as the data in my possession permitted, with the following result:

STATES	Lodges	Members	STATES	Lodges	Members
Alabama.....	104	2,815	Brought forward.....	1,031	24,255
Arkansas.....	181	3,782	Minnesota.....	4	137
California.....	14	318	Mississippi.....	241	5,418
Colorado.....	15	310	Missouri.....	96	3,141
Connecticut.....	10	250	New Jersey.....	20	452
Delaware.....	15	400	New York.....	25	598
District of Columbia.....	12	708	North Carolina.....	84	2,276
Florida.....	231	3,794	Ohio.....	42	1,057
Georgia.....	187	4,050	Oklahoma.....	74	729
Illinois.....	47	1,372	Pennsylvania.....	55	1,535
Indiana.....	28	778	Rhode Island.....	6	150
Iowa.....	15	323	South Carolina.....	39	700
Kansas.....	40	1,256	Tennessee.....	88	1,804
Kentucky.....	41	1,272	Texas.....	68	1,048
Louisiana.....	41	1,251	Virginia.....	64	2,111
Maryland.....	22	826	Washington.....	4	126
Massachusetts.....	11	437	West Virginia.....	19	301
Michigan.....	10	313			
Carried forward.....	1,031	24,255	Total.....	1,960	45,835

* Note the table on page 100. Some associations have less insurance in force at the end of the year than they have written during the year, showing many lapses. In other cases the figures show a better condition.

A conservative estimate of increase for these totals since then, would add 15 per cent to the number of lodges and 33 per cent to the membership. In the Southern States the growth has been phenomenally rapid. The ratio of membership in the several States remains about the same, and the differences in membership—where the conditions might be supposed to be the same, are due to differences of Grand Lodge policy, one elevating the standard of qualifications for membership, and the other lowering them.

In the *North American Review* for May, 1897, a W. S. Harwood published a very interesting paper on Secret Societies in America, white and colored, in which he gives total membership, money raised, and disbursements for charity. In his table the number of colored Masons is given as 224,000. This is excessive. The *Encyclopædia of Fraternities*, published in 1899, states the number as 55,713.

The financial status of the various lodges can only be approximately stated from the following actual data. The regular income of those reporting is \$261,751, and they hold \$1,005,150 worth of property. Probably the total income is about \$500,000 and the property over \$1,000,000:

STATE	INCOME		EXPENDITURE		PROPERTY
	<i>Grand Lodge</i>	<i>Subordinate lodges</i>	<i>Charity</i>	<i>Other purposes</i>	
Arkansas	\$ 1,597	\$ 51,157	\$ 22,055	\$ 23,683	\$ 217,247
California	1,385				
Colorado					16,000
District of Columbia	683	5,755	1,600		5,475+
Florida	3,037				3,000
Georgia		32,400			110,000
Illinois	2,300				80,000
Indiana	681			5,173	10,352
Kentucky	1,400				40,000
Louisiana					55,900
Maryland		7,500	5,000		17,500
Massachusetts	373				1,650
Michigan			389	1,757	4,225
Mississippi	2,896				80,855
Missouri		31,707		27,705	61,048
Iowa	2,400				1,715
New Jersey					3,013+
New York	1,000				7,000
North Carolina	2,520	14,000			68,560
Ohio					80,000
Oklahoma		3,000			
Pennsylvania	2,000	48,000			28,000
South Carolina	1,576				
Tennessee					7,000+
Virginia		45,284			80,610
West Virginia					25,000

To this must be added an account of the insurance features, which are usually in a separate department, known as the Masonic Benefit Association. The method of operation is by assessment of all members on the death of any participant. Reports by States are as follows:

Alabama

The insurance feature of the work shows that the reserve fund of \$2,555.45 on hand in 1898 amounted in 1905 to \$38,635.48. Nearly the whole fund is paid out

each year, so that probably over \$100,000 has been paid widows and orphans. The insurance association had 1,400 members in 1898, and assessments of 10 cents per capita at death were made. One hundred dollars was paid at death, unless the member's lodge is in arrears for three assessments. This benefit was changed in 1906 so as to be \$100 for persons dying in the first year of insurance, \$200 in second year, \$300 in third year and \$500 thereafter.

Arkansas

Total insurance paid to widows and orphans, \$125,000.

	<i>Receipts Expenditures</i>		<i>Balance</i>
1892.....	\$ 4,187 83	\$ 5,187 83	
1893.....	7,422 90	6,063 37	\$ 1,359 54
1895.....	4,912 29	4,500 00	474 88
1896.....	5,600 00	5,600 00	
1897.....	6,691 20	5,568 32	1,122 88
1898.....	8,509 56	8,478 90	30 66
1899 Deficit.....	8,331 17	8,387 64	56 47
1900.....	336 88		
1901.....	14,107 59	12,873 90	1,233 69
1902.....	14,817 27	13,689 17	2,361 79
1903.....	16,214 21	13,605 00	4,071 00
1905.....	27,062 49	18,868 75	8,223 74

Florida

Receipts, 1906.....		\$ 6,976 08
Claims.....	\$ 4,001 00	
Expenses.....	910 44	4,911 44
Balance.....		\$ 2,064 57
Other funds.....		444 65
Total.....		\$ 2,509 22
Claims unpaid:		
Approved.....	\$ 600 00	
Unapproved and filed.....	2,700 00	3,300 00

Louisiana

YEAR	<i>Receipts</i>	<i>Claims paid</i>	<i>Balance</i>	<i>Unpaid claims</i>
1899.....	\$ 3,120	\$ 1,451	\$ 1,668	
1904.....		11,950		\$ 2,400
1905.....		13,100		2,540

Assessments are 25 cents per capita, monthly; benefits \$200 and \$300 at death.

Mississippi

In 1905 the Grand Master says:

"We have 7,000 craftsmen in our ranks, and with such a number it is not surprising that we should have fourteen deaths a month, or 168 per annum. The present assessment rate is 7 1-7 cents for each death, and fourteen assessments are paid for \$1; thus we pay \$7,250 per month or \$87,000 per year. This is the greatest amount collected and paid out by any institution operated and controlled by our race variety known to us in the civilized world. This is a startling statement, but no doubt true. This institution has \$19,132.65 to its credit in three banks. They have also recently purchased 1,000 acres of land. Governor Vardaman and all the other devils this side of Hades cannot stay this kind of prosperity."

Economic Co-operation Among Negro Americans

Total amount raised 1880-1905.....	\$ 537,120 42
Claims paid and expenses.....	519,312 10
Balance.....	\$ 17,808 32
Largest amount raised in one year...	90,524 35

Missouri

	<i>Receipts</i>	<i>Claims paid</i>
1899.....	\$ 5,101 42	\$ 4,505 00
1905	8,386 80	.....

North Carolina

Income, 1905.....	\$ 8,500
Claims paid	8,325

Oklahoma

Income	\$ 948 57
--------------	-----------

Texas

Paid out, 10 years	\$ 150,000 00
1906, income	11,370 60
Paid out	4,123 50
Balance	\$ 7,247 10
Sinking fund, etc.....	1,866 08
Cash on hand	\$ 9,113 18

This endowment policy is confined to the South and is criticised by Northern Masons. Massachusetts thus criticises Mississippi:

This association pays \$500 to its beneficiaries, and costs, in the way of assessments, \$1 per month, on an estimated annual death rate of twenty-four per thousand for their seven thousand members. At its last annual report in 1904, it was able to show a balance to the credit of \$19,132.65. Another item of cost which does not appear in the estimate follows:

Members suspended for non-payment of dues	666
Dimitted.....	184
Suspended, all other causes.....	20
Expelled	12
Deceased.....	142
	— 1,024
Reinstated.	656
Affiliated	103
	— 759

The suspension for non-payment of dues and assessments, dimissions and deaths are the net losses of the association, which the reinstatements and affiliations fail to balance by 233, a loss which must be made good by the continual accession of new members. It is not possible for this association to be permanently successful, and it already shows symptoms of the weakness and decay which precedes its death. As it becomes older, and the demands upon its resources increase, it will fall to irretrievable ruin, like all other similar organizations. If it seeks to avoid the inevitable, two courses only are open, either to reduce the benefit or increase the assessments, and this never yet did more than to postpone the fatal day. It's a mathematical impossibility always to pay out two dollars for each and every dollar paid in. It's a misfortune for any Grand Lodge to identify itself with any such movement.

Vital statistics for these associations are given only for 1904:

Death Rate per 1,000
(For Year 1904.)

Alabama.....	14
Arkansas.....	20
Mississippi.....	24
Missouri.....	20
Normal death rate per 1,000 (American experience).....	12

Other enterprises of the Masons are as follows:

In Alabama \$500 was given in \$50 scholarships to ten students, and \$50 to the Old Folks' Home at Mobile.

Florida has an Orphan's Home:

Receipts, 1907.....	\$ 3,971 74
Expense.....	3,201 49
Balance.....	\$ 770 25

Georgia has a Widows' and Orphans' Home and School at Americus, managed by trustees elected by the Grand Lodge.

The income for 1904 was \$3,532.70, and expenses \$3,240.78. The Home was reported out of debt and worth \$25,000.

Louisiana reports:

Two notable features in the Grand Master's address were, first, the arrangements made in connection with the fraternity of Odd Fellows for the purchase of land and building in the city of New Orleans for their joint occupancy. These were purchased for them at a cost of \$14,000, the building to be refitted at an expense of \$6,000, leased for a term of five years, with privilege of purchase at the expiration of lease. The second was the establishment of a lodge at Belize, British Honduras, under the jurisdiction of the M. W. Eureka Grand Lodge. To this end six brethren journeyed to Belize, and with the aid of a resident Mason, of the jurisdiction of Louisiana, entered, passed and raised sixty-one candidates, dispensating them under the name Pride of Honduras Lodge, No. 30.

Massachusetts has published Upton's Negro Masonry and erected a \$500 monument to Prince Hall.

Illinois has a Masonic Home at Rock Island worth \$6,000.

Maryland and District of Columbia have a Joint Stock Building Association.

Tennessee has a Widows' and Orphans' Home.

Kentucky reports:

The first Kentucky lodge of colored Masons, Mt. Moriah, No. 1, was organized by residents of Louisville in 1850, under the jurisdiction of Ohio, and for three years met in New Albany, Ind., on account of the black laws, which forbade the assembling of free people of color. At the expiration of that time the lodge removed to Louisville, and shortly afterwards, while in open communication, their rooms were forcibly entered by the police, twenty-one of the brethren arrested, one of whom was Brother Gibson, the Secretary. On arriving at the prison, the jailers refused to receive them; the judge of the court who was consulted, ordered their discharge upon their personal promise to appear for trial the next morning. They went in a body for trial, found the court house guarded by the police, were denied admission, and told to go their ways, say nothing and they would not again be disturbed. When we add

that the jailers and judge were Master Masons, we have given all the explanation necessary.

Mt. Moriah increased so rapidly in numbers that it was twice divided, and the Grand Lodge established in 1866.

Arkansas reports:

The forty-two members of 1873 have grown to (1905) 4,995. The Grand Lodge took in:

1873-1883.....	\$ 1,951 93
1884-1894.....	11,090 09
1894-1904.....	15,969 77
1873-1904.....	\$ 29,969 79

In twenty-four years the order increased from 14 to 275 lodges.

Texas reports:

The Masons in Texas own in fee simple 160 acres of good land, unincumbered. It is located in the famous fruit district of Texas and will bring \$50 per acre. The Grand Lodge has just had erected in Fort Worth a Grand Masonic Temple at a cost of \$50,000. The Grand Lodge paid out to widows in the last ten years \$150,000. The local lodges (subordinate) own \$100,000 in real property. The local lodges pay their sick members more than \$30,000 annually and they spend \$10,000 per year to bury their dead. If we take all the money out of the local lodges' treasuries and put it in one we would have more than \$75,000. We have 240 working lodges.

District of Columbia reports:

District of Columbia

The first lodge was Social, No. 7, chartered in 1826 by the Grand Lodge of Pennsylvania. This was followed in 1845 and 1846, respectively, by the Universal, No. 10, of Alexandria, D. C., and Felix, No. 17, of Washington, both chartered by the Grand Lodge of Pennsylvania. On March 27, 1848, M. W. Union Grand Lodge of F. & A. M. for the District of Columbia was established by these three lodges.

Financial statement of the Grand Lodge of Free and Accepted Masons for the District of Columbia and its subordinate lodges, 1897-1906:

Grand Lodge

Total amount of receipts, 10 years.....	\$ 6,836.56	
Total amount of expenditures, 10 years.....		\$ 4,594.20
Total amount expended for charity, 10 years.....		1,581.34
Total expended.....		\$ 6,175.54

Fourteen Subordinate Lodges

Membership.....	1,045	
Total amount of receipts, 10 years.....	57,548.38	
Total amount of expenditures, 10 years.....		32,891.04
Total amount expended for charity, 10 years.....		15,996.04
Total expended.....		\$ 48,887.08
Amount invested in stock of Masonic Building Association.....	\$5,475	
Sum total of receipts in 10 years.....	\$ 64,384.94	
Sum total of expenditures, 10 years.....		37,485.24
Sum total expended for charity, 10 years.....		17,577.38
Total expended.....		\$ 55,062.62

Iowa has an Orphans' Home, with an income of \$7,618.50 in 1907.

The Odd Fellows

Members of the Philomathean Institute of New York and of the Philadelphia Library Company and Debating Society of Philadelphia, applied for admission to the International Order of Odd Fellows in 1842. They were refused on account of their race. Thereupon Peter Ogden, a Negro, who had already joined the Grand United Order of Odd Fellows of England, secured a charter for the first Negro American lodge, Philomathean, No. 646, of New York, which was set up March 1, 1843. In 1847 certain white lodges of Pennsylvania sought to join the English order, but finding themselves compelled to treat with Ogden, demurred. Ogden replied:

In regard to your first objection, you say you have heard that I was a colored man. That is true, and I am not ashamed to own it, and the whole order is acquainted with the fact, as well as the Committee of Management at Leeds. Those who do not know it personally, know it by the magazines which are published in England and America. In regard to the second point in your communication, I would not meet you on any other ground than perfect equality in every sense of the word, and instructions from the A. M. C. of our order in May last to the Committee of Management was that nothing should be done that would interfere with the lodges already established here. With regard to the effects which an union might have upon what you justly term the skeleton of your order, I think the course you are pursuing will very soon nail down the coffin-lid, and consign it to oblivion, and the world will be led to view it among the things that once were, but are now "no more forever."*

A bit of prophecy that proved only too true.

This spirit of independent manliness in its relations with England has been kept up. In 1865, for instance, we find this resolution:

Resolved, That the Sub-committee of Management in America do respectfully represent to the Committee of Management, England, that we are grateful for the care which has been exercised by them, yet we do respectfully submit that there is a feature in the characters forming the group on the P. G. M. certificates which is objectionable, and we do therefore submit to your honorable body that said objection be removed and that that figure representing the colored man be placed on an equal footing with the others."†

The growth of the order is thus indicated:

1843	1 lodge	.....
1868	89 lodges	4,000 members
1886	1,000 "	36,853 "
1896	2,047 "	155,537 "
1904	4,643 "	285,931 "

The reports of the Grand Secretary are as follows:

* Brooks, pp. 46, 47.

† Brooks, p. 95.

<i>Term</i>	<i>Receipts</i>	<i>Disbursements</i>	<i>Term</i>	<i>Receipts</i>	<i>Disbursements</i>
1845	\$ 109 00	\$ 97 01	1866	673 99	585 53
1845-1846	175 99	169 90	1867	646 77	650 58
1846-1847	163 18	120 03	1868	684 58	625 89
1847-1848	399 10	419 61	1869	713 16	676 46
1848-1849	209 98	210 34	1870	812 97	856 62
1849-1850	321 37	250 28	1871	1,043 78	778 41
1851	236 34	307 95	1872	1,869 36	1,365 83
1852	416 36	372 28	1873	2,863 15	1,768 37
1853	263 59	260 94	1874	3,000 00	3,598 56
1854	361 67	329 06	1874-1888*		
1855	350 65	371 02	1888-1890	16,413 44	18,625 02
1856	363 34	359 95	1890-1892	17,159 64	17,086 67
1857	283 62	247 05	1892-1894	24,026 90	13,717 59
1858	329 64	273 06	1894-1896	33,517 59	25,951 46
1859	460 27	532 56	1896-1898	35,275 64	28,948 71
1860	385 11	352 01	1898-1900	37,471 33	28,722 53
1860-1862	581 91	565 14	1900-1902	48,727 32	34,589 69
1863	297 41	273 77	1902-1904	52,196 63	33,843 12
1864	365 33	377 07	1904-1906	58,976 06	37,750 01
1865	436 80	412 93			

Grand Lodge Reports

<i>STATE</i>	<i>Receipts</i>	<i>Disbursements</i>
Kentucky (1906)	\$ 445 98	\$ 401 71
Georgia (1903-4)	1,215 39	1,157 45
Colorado and Jurisdiction:		
(1904)	74 48	45 00
(1905)	64 35	64 15
Illinois and Wisconsin:		
(1904)	359 61	285 25
(1905)	370 24	126 51
Missouri (1907)	3,284 00	2,475 00
Florida (1906)	1,938 31	1,421 22
Louisiana (1907)	783 62	623 99
Ohio (1907)	1,113 43	1,069 08

Subordinate Lodge Reports

(Lodge reports are simply sent to the central office and filed.)

The following were available:

<i>STATE</i>	<i>Date</i>	<i>Sick and Funeral Benefits</i>	<i>Widows and Orphans</i>	<i>Charity</i>	<i>Whole amount paid out</i>	<i>Invested property and in fund</i>
Ohio	1907	\$ 3,285.50	\$ 329.88	\$ 8,317.30	\$ 13,813.53	\$ 61,780.03
Florida	1906	12,344.30	2,338.74	1,836.36		14,837.63
Illinois and Wisconsin	1905	6,961.55	661.00	391.20		54,637.11
Missouri	1907	5,925.00	5,600.00	300.00	11,825.00	117,372.65
Kentucky	1907	12,668.47	1,532.31	606.69	25,503.37	103,843.38
Colorado and Jurisdiction	1907	1,000.40	19.00	64.65	2,992.53	5,752.12
Georgia	1905	12,385.70	2,725.06	3,973.96	39,139.38	120,377.99

* Data not obtainable.

Subordinate Lodge Reports, Combined

YEARS	<i>Sick and Funeral Benefits</i>	<i>Widows and Orphans</i>	<i>Benevolent purposes</i>	<i>Whole amount invested, property and in fund</i>
1850.....	\$ 2,058.12		\$ 240.51	\$ 2,800.49
1851.....	1,808.20	\$ 54.00	688.28	3,242.93
1852.....	1,808.30	68.00	611.32	3,129.26
1853.....	2,036.60	48.00	671.59	3,463.71
1854.....	1,916.34	124.60	512.56	4,101.08
1855.....	2,824.46	107.75	980.85	4,126.24
1856.....	2,557.14	197.60	252.58	5,261.03
1857.....	2,736.71	134.28	598.15	6,196.16
1858.....	2,089.54	94.50	1,146.43	6,519.37
1859.....	2,776.92	355.20	412.06	11,192.70
1860.....	2,380.25	171.52	558.90	12,993.14
1861-1862.....	2,141.47	103.69	238.00	15,847.46
1863.....	2,158.88	307.91	374.01	13,312.81
1864.....	2,831.61	515.55	190.28	13,114.23
1865.....	3,644.03	301.12	543.19	14,176.73
1866.....	3,943.11	342.19	420.21	18,449.26
1867.....	5,691.13	639.55	746.85	27,534.98
1868.....	6,711.50	520.18	1,071.51	40,975.55
1869.....	8,418.67	567.13	673.05	50,763.65
1870 (16 lodges failed to report).....	9,677.12	847.32	912.27	48,719.47
1871.....	14,877.48	2,290.98	782.62	70,299.56
1872.....	19,975.35	2,065.28	1,972.88	95,258.00
1873.....	22,356.60	2,395.65	1,907.86	127,308.31
1874.....	21,093.93	1,911.12	2,142.80	130,688.57
1892-1894.....	45,485.42	18,307.20		1,500,000.00
1894-1896.....	294,824.29	40,360.29		1,867,595.94
1896-1898.....	331,760.00		331,760.00	2,100,000.00
1898-1900.....	350,540.00			2,150,500.00
1900-1902.....	460,500.00			2,500,000.00

The condition of the order in various years is thus reported :

1845

	<i>Funds</i>	<i>Effects</i>
Receipts	\$ 2,033 10	
Expenditures	1,543 39	
Philomathean, New York.....1843.....	Balance.....	\$ 489 71
Hamilton, New York.....1844.....		210 00
Unity, Philadelphia.....1844.....	Balance.....	402 50
Philomathean, Albany.....1844.....		100 00
		85 00
	Receipts	\$ 238 00
	Expenditures	208 00
	Balance	\$ 30 00
Philomathean, Poughkeepsie.....1845.....		115 00

1886

"There were 1,000 lodges in America, 112 Past Grand Masters' Councils, 404 Households of Ruth and 47 Patriarchies. There were 36,853 members and 9,007 past officers; 3,241 members had been relieved, 415 brothers buried, 554 widows relieved, 404 orphans assisted. The amount paid to sick members was \$37,757.82; paid for funerals, \$21,002.45; to widows, \$6,957.20; for charity, \$4,326.95; paid for other objects, \$44,122.50; the whole amount paid out, \$114,066.92; amount invested, \$100,993.15; value of property, \$172,816.90; balance in funds, \$69,317.55; invested, value of property and in funds, \$343,197.70."

1893-4

"During the years 1893-4 there were 339 new branches opened. Twenty-four thousand, twenty-six dollars and ninety cents was received by the Sub-committee of Management for taxes and supplies, and the surplus fund increased

from \$5.49 to \$10,309.31. Instead of having to borrow money at exorbitant rates, as the last S. C. of M. were forced to do, the order has ever since carried a large surplus fund in its treasury."

1895-6

Whole number of Lodges in good standing.....	2,047
Whole number of Households in good standing.....	959
Number of P. G. M. Councils in good standing.....	173
Number of Patriarchies in good standing.....	88
Number of District Lodges in good standing.....	36
Total active branches.....	3,303
Estimated number of members in Lodges.....	118,500
Estimated number of members in Households.....	31,000
Estimated number of members in Councils.....	3,987
Estimated number of members in Patriarchies.....	2,100
Total membership in all branches.....	155,587
Whole No. of brothers and sisters relieved for the term.....	11,851
Whole number buried during the years 1895-6.....	1,434
Amount paid to sick during the years 1895-6.....	\$ 198,423.82
Amount paid to widows, orphans and charity.....	40,360.29
Whole amount invested, property and funds.....	1,867,597.94

The city of Philadelphia in 1906 had 19 lodges, with 1,167 members; 75 members received sick benefits, 7 death benefits, 8 widows were relieved and 6 widows and orphans buried.

Expenditures were:

Sickness.....	\$ 1,177 98
Funerals.....	958 50
Widows and charity.....	197 26
Total.....	\$ 2,333 74
Other expenses.....	\$ 3,047 30
Total.....	\$ 5,381 04
Invested.....	6,732 54
Value of property.....	27,615 50
Balance in funds.....	4,387 18
Total property of all kinds.....	45,827 11

Statistics, Tenth Session, 1900

Whole number of active Lodges enrolled.....	2,592
Whole number of Household of Ruth.....	1,242
Whole number of P. G. M. Councils.....	181
Whole number of Juvenile Societies.....	131
Whole number of Patriarchies.....	84
Whole number of District Grand Lodges.....	36
Whole number of District Households.....	17
Total number of all branches.....	4,283
Total membership in all Lodges.....	117,500
Total membership in all Households.....	36,150
Total membership in all Patriarchies.....	2,500
Total membership in all Juvenile Societies.....	2,200
Total membership in all Councils.....	4,000
Total membership of all branches.....	162,350
Whole number of members relieved in 1898-9.....	18,560
Whole number of widows and orphans relieved.....	9,140
Whole number of members buried.....	4,860
Total amount paid for sick and funerals.....	\$ 350,540
Value of funds and property of the order.....	2,150,500

On the occasion of the Forty-eighth General Meeting 1906, held at Richmond, Va., the orator of the occasion said:

"In the past six years ending with the beginning of this B. M. C., after spending in round numbers a million dollars, providing for the sick, burying the deceased, relieving the widows and orphans and meeting other just obligations, the order represents investments that have passed the three million dollar mark.

"A certain reliable Philadelphia paper, not connected with our order, stated in a recent issue words similar to these: 'The G. U. O. of O. F. is erecting in this city a hundred thousand dollar building owned and wholly controlled by Negroes on the American continent.' That we teach industry and frugality, that we encourage the brethren to lay aside for the gloomy day, as a means 'to dry the widow's tear,' 'the mourner's heart to cheer,' our progressive Endowment Departments are living evidences.'"

The membership was as follows:

Whole number of active Lodges enrolled.....	4,643
Whole number of active Households enrolled.....	2,636
Whole number of active P. G. M. Councils enrolled.....	274
Whole number of active Juvenile Societies.....	395
Whole number of Patriarchies.....	142
Whole number of D. G. Lodges.....	39
Whole number of District Households.....	26
Total number of all branches.....	8,155
Increase over last report.....	1,641
Numerical Strength	
Total membership in all Lodges.....	186,108
Total membership in all Households.....	79,343
Total membership in all Councils.....	5,210
Total membership in all Patriarchies.....	3,025
Total membership in all Juveniles.....	12,245
Total membership in all branches.....	255,931
Increase over last report.....	56,190

The financial statement 1893-1906 is as follows:

Receipts.....1893-1894.....	\$24,026 90
Disbursements.....1893-1894.....	13,717 59
Balance cash.....	\$10,309 31
Receipts.....1895-1896.....	\$33,517 59
Disbursements.....1895-1896.....	25,951 46
Balance cash.....	7,566 13
Receipts.....1897-1898.....	\$35,275 64
Disbursements.....1897-1898.....	28,348 71
Balance cash.....	7,326 93
Receipts.....1899-1900.....	\$35,471 33
Disbursements.....1899-1900.....	28,722 53
Balance cash.....	6,748 80
Receipts.....1900-1902.....	\$48,727 32
Disbursements.....1900-1902.....	34,589 69
Balance cash.....	14,137 63
Receipts.....1902-1904.....	\$52,196 63
Disbursements.....1902-1904.....	33,843 12
Cash balance.....	18,353 51
Receipts.....1904-1906.....	\$58,976 06
Disbursements.....1904-1906.....	37,750 01
Balance cash.....	\$21,226 05

Economic Co-operation Among Negro Americans

Summary

Cash balance on hand August 31, 1904	\$ 40,811 47
Receipts from all sources during term	58,976 06
Total	<u>\$99,787 53</u>
Disbursements for all purposes	37,750 01
Balance cash	<u>\$62,037 52</u>

Details of Receipts, 1904-1906

Receipts from Lodges	\$ 40,734 03
Receipts from Households	13,964 47
Receipts from Councils	1,388 54
Receipts from Patriarchies	161 88
Receipts from District Grand Lodges	75 23
Receipts from District Households	106 79
Receipts from Juvenile Societies	77 26
Receipts from interest on deposits	1,907 05
Receipts from Odd Fellows' Journal	500 00
Receipts from rentals	150 81
Total	<u>\$ 58,076 06</u>

Disbursements, 1904-1906

Odd Fellows' Journal	\$11,823 17
Salaries and clerk hire	10,167 05
Traveling expenses of the S. C. M. and Grand Auditors	5,787 70
Postage, express charges, telephone service	2,707 09
Office rent, gas, ice and laundry	640 70
Watson & Hazlehurst	2,500 00
Committee of Management, England, and custom duties	1,211 36
Officers, 12 B. M. C., 3 Grand Household and 17 Tri-annual	
Conference	758 50
Miscellaneous purposes	2,004 44
Total	<u>\$37,750 01</u>

Total Receipts

Total receipts	\$57,018 20
Interest on deposits	1,807 05
Rentals	150 81
Grand total	<u>\$58,976 06</u>

Cash Expenses

1904		Brought forward	\$ 19,604 25
September	\$ 1,151 66	September	731 34
October	1,732 18	October	978 47
November	1,565 94	November	1,543 87
December	1,477 29	December	2,683 34
1905		1906	
January	2,347 89	January	2,862 68
February	892 55	February	611 01
March	812 60	March	1,990 95
April	493 18	April	1,035 69
May	927 53	May	1,162 79
June	563 81	June	1,503 17
July	6,692 39	July	566 95
August	947 23	August	2,475 53
Carried forward	\$ 19,604 25	Total	<u>\$37,750 01</u>

Recapitulation

Balance on hand August 31, 1904	\$ 40,811 47
Receipts for term, 1904-1906, from all sources	58,976 06
Total	<u>\$99,787 53</u>
Disbursements for all purposes	37,750 01
Cash balance August 31, 1906	<u>\$62,037 52</u>

The funds of the order are deposited thus:

Union Trust Co. (savings fund)	13,019 82
Union Trust Co. (check fund)	25,058 76
Provident Life and Trust Co.	5,083 06
Real Estate Trust Co.	12,070 01
Consolidation National Bank	69 88
In hands of treasurer	6,135 99
Total	\$62,037 52

Detailed reports are:

STATES	Number	Number of Lodges	Number of Members	Number of Brothers Relieved	Widows and Orphans Relieved	Paid for Sick and Funeral Benefits	Paid to Widows and Orphans	Value of Property	Cash on Hand	Value of all Property and Funds
Pennsylvania	1	94	4,897	416	69	\$ 10,626.33	\$ 621.56	\$ 54,154.37	\$ 20,207.55	\$ 118,563.29
New York	2	49	3,596	208	23	11,508.80	406.85	51,221.38		
Delaware	3	12	324	32	2	306.89	2.50	4,167.68	1,251.77	
New Jersey	4	41	1,761	162	49	4,539.93	600.00	19,118.27	38,173.27	42,024.71
Rhode Island	5	5	305	20	18	307.76	44.00	33,523.70		
Tennessee	6	124	5,018	1,008	215	5,763.20	818.80	110,525.50		
North Carolina	7	238	6,766	751	184	8,714.72	1,703.93	218,046.48		
Missouri	8	66	2,300	179	47	2,963.00	7,000.00	35,989.75		
Illinois	9	52	2,076	182	51	6,715.84	1,265.94	79,198.00		
Mississippi	10	384	8,500	246	325	11,125.00	11,000.00	82,650.00		
Arkansas	11	315	11,085	167	242	1,560.00	12,500.00	30,000.00	7,500.00	37,500.00
South Carolina	12	292	9,872	3,212	195	8,036.00	12,000.00	42,000.00		
Connecticut	13	13	510	35	2	619.95	30.00	8,920.65		
Maryland	14	95	2,236	226	50	5,246.27	374.50	23,152.06	12,003.64	59,346.41
Virginia	15	235	9,000	786	272	16,982.35	1,809.25	100,000.00		
West Indies	16	10	418	63	22	1,568.66	152.96	5,015.29		
Kansas	17	27	606	11	23	493.39	49.00	27,860.29		
Georgia	18									
Kentucky	19	128	4,141	407	120	13,713.76	951.00	82,358.27		
Dist. of Columbia	20	29	2,618	209	66	9,177.63	491.00	16,135.73	10,693.87	
Louisiana	21	140	4,565	636	227	13,530.79	4,955.75	47,695.00	65,462.00	
Indiana	22	42	1,356	107	30	2,847.00	449.25	33,869.42		
Alabama	23									
Ohio	24	63	2,500	181	75	4,650.00	3,340.00	55,800.00	6,200.00	62,000.00
Texas	25	180	5,200	780	582	7,950.00	5,260.00	22,500.00		
Massachusetts	26	18		72	11	4,073.87	178.00	36,935.00	12,847.45	
Florida	27									
Canada	28									
West Indies	29	12	497	62	33	850.80	195.64	8,961.05	1,326.07	10,087.12
Iowa	30	14	373	9	11	794.50	52.00	2,262.28	418.28	
West Virginia	31	51	1,519					14,371.62	5,378.13	
California	32	16	616	76	10	3,623.85	478.10	36,833.82		
Colorado	33	13	371	3	41	1,107.60	33.00	4,079.95	1,600.07	7,006.81
Michigan	34	11	189	7	1	441.00		4,000.00		
Oklahoma	35	20	370	22	7	267.00	58.10	1,978.57	279.06	
W. C. of Africa	37	14	296	12	30	90.73	20.00	2,696.38	496.77	3,196.15
Indian Territory	38									
West Indies	39	7	398	56	17	907.63	95.00	9,950.00		

Knights of Pythias

The order was organized by J. H. Rathbone and others, in the city of Washington, D. C., February 19, 1864.

At the session of the Supreme Lodge of the Knights of Pythias of the World, held at Richmond, Va., March 8, 1869, an application for a charter from a body of colored citizens of Philadelphia, Pa., was refused on account of their color. Nevertheless, several colored men, E. A. Lightfoot, T. W. Stringer

and others, were afterwards regularly initiated into the mysteries of the order of Page, Esquire, Knight, etc., in a regular lodge, working under the control of the Supreme Lodge of Knights of Pythias of the World.

Thereupon a Supreme Grand Council of the Knights of Pythias, to be known as the Supreme Lodge of North America, South America, Europe, Asia and Africa, was instituted for the purpose of extending its benefits to all persons, without distinction of race or color. Lightfoot Lodge, No. 1, in the city of Vicksburg, State of Mississippi, March 26, 1880 (the date of the Pythian period), was the first.

There was a re-incorporation, with a slight change of name, in 1903.

In his address before the Supreme Lodge, in 1905, the Supreme Chancellor said:

"Up to this time I think we have demonstrated the Negro's ability to successfully conduct an organization with a representative form of government. The history of our order for the past few years is known to all of you. The manner in which we have risen from nothing, as it were, a few years ago to the high and respected position we occupy today, with 26 Grand Lodges, 1,536 subordinate lodges, 68,462 members, with \$211,899.46 in our various treasuries, \$33,268.37 of which belongs to the Supreme Lodge itself, is the wonder of the age. With this growth and prosperity come great responsibilities. I wish to say frankly, as I have said before, that my great interest in the order is due to the fact that I consider it one of the greatest agencies now employed in the work of uplifting the race to which we belong."

The membership has grown as follows:

STATES	1897	1899	1901	1903	1905
Alabama	544	997	1,640	3,674	6,146
Arkansas	219	805	1,654	3,727	7,000
District of Columbia		107	96	85	
Colorado			300	329	200
Florida	400	265	506	771	1,430
Georgia	1,284	1,344	2,386	4,516	7,984
Iowa		136	206	242	144
Illinois	361	500	763	1,543	1,706
Indiana			475	872	2,010
Kansas		139	316	500	537
Kentucky	281	409	723	1,476	2,010
Louisiana	577	1,016	1,760	3,845	6,400
Mississippi	800	1,150	3,069	3,790	7,930
Missouri	741	650	1,048	1,976	2,800
New Jersey		411	382	713	978
New York	230		105	202	315
North Carolina					965
Ohio		1,400	2,166	2,534	3,131
Pennsylvania	277	333	680	1,033	1,037
Massachusetts					230
Tennessee		576	1,057	1,554	3,500
Texas	809	2,600	4,038	5,500	5,075
Virginia	842	1,411	1,654	2,630	3,542
West Virginia	309	837	1,187	1,528	2,012
Indian Territory					345
Oklahoma					184
Supreme Jurisdiction				2,000	1,300
* Total			27,212	44,640	69,331

* These are official totals and do not in all cases agree with the columns.

Expenditures and property are thus reported:

Secret Societies

123

Expenditures, etc., Knights of Pythias

STATES	Paid for Sickness and Death				Surplus Endowment		Grand Lodge Balance		Property
	1897-99		1899-1901		1901-3		1903-5		
	1897-99	1899-1901	1901-3	1903-5	1901-3	1903-5	1901-3	1903-5	
Alabama.....	\$ 9,432 00	\$ 6,035 37	\$ 5,059 28	\$ 10,000 00	\$ 11,385 44	\$ 15,827 54	\$ 2,252 35	\$ 2,000 00	\$ 3,500 00
Arkansas.....	1,437 00	1,546 75		7,000 00	4,700 00	20,245 00	222 49		30,250 00
District of Columbia.....	194 00				372 49				
Colorado.....		484 45	300 00	1,458 90	192 25	621 90	303 43	180 80	20,000 00
Florida.....	1,901 00	6,230 00	1,013 90	24,660 00	11,244 75	15,108 00	1,901 29	5,077 68	700 00
Georgia.....	12,297 40	730 00		2,393 00	2,276 41	3,117 94	468 57	184 94	
Illinois.....	1,209 00	1,676 00	903 87	2,081 50	527 41	3,510 31		71 64	15,000 00
Indiana.....			1,803 50	270 00			39 90	19 63	1,500 00
Iowa.....	25 00	850 00	200 00	400 00		250 25		25 10	
Kansas.....			405 00	400 00	355 00				15,000 00
Kentucky.....	1,485 82	5,920 35	2,259 75	3,775 00	6,514 96	12,512 02	85 00	908 90	
Louisiana.....	7,829 66	1,848 70	10,400 30	15,334 45	5,003 07	28,505 92	3,062 97	5,796 48	
Mississippi.....	3,718 10		14,494 44	5,000 00	2,303 26	7,387 86		1,570 13	2,000 00
Missouri.....	4,038 60	250 00		4,000 00	6,622 74	7,511 27	80 00	1,326 35	20,000 00
New Jersey.....			350 00	650 50		150 00	75 00	200 00	5,000 00
New York.....	169 30		60 00	250 00		518 50	181 00	74 47	25,000 00
Ohio.....	10,100 00	3,848 33	3,906 50	14,000 00	828 94	4,125 47		1,911 81	41,046 45
Pennsylvania.....		300 00							580 00
Tennessee.....			118 00	834 00		5,000 00		2,505 18	25,500 00
Texas.....	3,300 00		2,000 00	4,856 66		6,902 88	5,233 31		116,723 46
Virginia.....	1,112 20	3,587 15	11,462 00	16,812 00	2,199 20	8,014 80	1,420 88	1,507 07	6,280 00
West Virginia.....				9,369 96	7,125 79	3,700 00		373 58	17,500 00
Supreme Jurisdiction	2,700 00				5,639 64	9,601 41		968 87	
Rhode Island and Mas-					2,638 09				
sachusetts.....								70 00	500 00
South Carolina.....								135 50	
North Carolina.....								290 00	
Indian Territory.....								51 25	
Total.....		\$ 33,339 40	\$ 55,006 54	\$ 124,146 97	\$ 70,469 41	\$ 153,392 07	\$ 16,046 96	\$ 25,911 08	\$ 321,919 91

Consolidated statements for the whole country are as follows:

Financial Statement, Supreme Lodge, Knights of Pythlas

	1899	1901	1903	1905
Total per capita tax.....	\$ 184 50	\$ 825 12	\$ 1,243 20	\$ 1,967 45
Total biennial tax.....	675 00	1,100 00	1,582 50	1,675 00
Total supplies (all sources).....	1,677 39	2,944 77	5,225 29	7,331 74
Uniform Rank Department.....	217 00	2,033 92	3,667 35	4,281 35
Total Endowment.....	2,992 14	8,601 77	10,872 19	18,805 71
Grand total receipts.....	5,746 03	15,505 58	22,590 53	34,061 25*
Amount Endowment paid.....			189,875 37	328,014 38
Surplus Endowment (on hand).....			70,039 44	153,392 07
Amount Endowment funds (on hand).....				195,217 05
Amount Endowment claims unpaid.....				14,142 12
Grand and Supreme Lodge funds on hand.....				16,584 41
Property (Grand Lodges).....				31,233 30
Property (Subordinate Lodges).....				275,334 85

* Except Temple fund. Cf. *infra*.

The Endowment Department insures lives at the following rates:

Table of Monthly Payments

Age	Amount	Age	Amount	Age	Amount	Age	Amount
19.....	45c	27.....	60c	35.....	\$.80	43.....	\$1.05
20.....	45c	28.....	65c	36.....	.80	44.....	.80
21.....	50c	29.....	65c	37.....	.85	45.....	.80
22.....	55c	30.....	70c	38.....	.90	46.....	.95
23.....	55c	31.....	70c	39.....	.90	47.....	.85
24.....	55c	32.....	70c	40.....	.95	48.....	.85
25.....	60c	33.....	75c	41.....	.95	49.....	.90
26.....	60c	34.....	75c	42.....	1.00	50.....	1.00

It pays the following sums:

In case of death during first year's membership.....	\$ 100
In case of death during second year's membership.....	200
In case of death during third year's membership.....	300
In case of death during fourth year's membership.....	400
In case of death during fifth year's membership.....	500

The military department ("Uniform Rank") reports in 1905:

"In my report to you at the last session of the Supreme Lodge, our table showed the inspection of fourteen States, comprising 70 companies, while today we report over 100 companies. We then reported 2,970 members. Today we report eighteen States and 3,665 members. Then we had in the treasury \$4,694.98, while today we report \$9,793.74. We then reported valuation of property at \$33,731.50, today \$55,522.16. We then reported 160 companies, while today we find from a partial report over 190, most of which are fully equipped, which makes us today have the largest, most complete and equipped military body known to the race."

An assessment of 20 cents per member a year was laid for building a National Pythian Temple and Sanatorium for the order. From this a total of \$19,522.58 was raised last year.

The United Brothers of Friendship

The United Brothers of Friendship was organized at Louisville, Ky., August 1, 1861, first as a benevolent and later as a secret order. In 1905

the following receipts and disbursements were reported by the Grand Lodge:

Receipts

For Widows and Orphans	\$ 21,286 88
For Home and Business Fund	1,856 85
For Grand Lodge taxes	3,661 69
For National Grand Lodge taxes	327 47
For sale of supplies	744 10
For interest on United States bonds	275 00
For loan	25 00
Total receipts for one year	\$ 28,176 99

Disbursements

For Widows and Orphans	\$ 17,370 30
For United States bonds	4,208 73
For printing and supplies	1,217 31
For Grand Lodge contingent	496 99
For miscellanies	750 10
For Mutual Aid expenses	342 60
For the Grand Master's office	350 33
For the Grand Secretary's office	200 00
For the Grand Treasurer's office	136 00
For National Grand Lodge taxes	300 00
Total disbursements for one year	\$ 25,412 96

The State organizations report as follows:

STATE	Members	Real property	Personal property	Endowment assessment, 1907	Death Claims paid	Cash from 1906
Alabama	5,800	\$ 30,000	\$ 5,000	\$ 24,000	\$ 20,000	
Arkansas	3,600	25,000	3,000	9,600	7,000	\$ 5,000
California	300					
Colorado	500					
Illinois	3,600	15,000	3,500			
Indiana	1,600	10,000	1,000			
Kansas	600	8,000	500	600		
Louisiana	1,600	8,000	3,000			
Kentucky	14,000	100,000	15,000	50,000	45,000	
Mississippi	3,000	20,000	2,000	18,000	16,000	
Missouri	10,000	75,000	25,000	30,000	25,000	15,000
Ohio	1,000	5,000	1,000			
Tennessee	3,800	20,000	5,000	8,000	7,000	
Texas	11,000	100,000	30,000	50,000	45,000	40,000
Oklahoma	2,000	5,000	500	2,000	1,500	
Liberia (Africa)	1,000	12,000	1,000			

The official totals are:

Number juveniles	10,000
Total males	22,500
Total females	41,900
Total real property	\$ 183,000
Total personal property	15,000
Total endowment	192,000
Total endowment paid	146,500
Cash on hand	80,700

Improved Benevolent and Protective Order of Elks of the World

(Howard Branch)

Organized 1899.

Number of lodges 61.

The eighth annual report says as to the origin of the colored Elks:

"Like all other secret and benevolent organizations that have been organized, the white order of Elks will not permit colored persons to become members. But there are colored Elks now. How and where they got their secret work is known to many white Elks of this country. Some may try to deprecate the colored Elks, but we have the same ritual that the white Elks have. Our membership has grown to over 5,000. The letter 'I' stands for 'Improved.' The difference between white and colored Elks is this: The white order is known as the Benevolent Protective Order of Elks. Ours is known as the Improved Benevolent Protective Order of Elks of the World.'"

The Secretary reported \$1,217.38 as the income of the Grand Lodge and these additional facts:

Sixty-one lodges report a total membership of 3,740. .

Thirty-nine lodges report an increase of 1,249 members.

Forty-nine lodges report \$7,333.35 in the bank.

Thirty-two lodges report property to the value of \$6,124.85.

Twenty-eight lodges spent in charity \$3,079.75.

Fifteen lodges report 25 deaths. Of the 80 lodges on the rolls 61 have remitted taxes, some for one, more for two and others for three and four quarters. Thirty States are represented in our jurisdiction and 28 new lodges have been added to our number.

The Galilean Fishermen

The Grand United Order of Galilean Fishermen was organized in Baltimore, Md., in 1856. The order has at least \$250,000 worth of real estate. It has a bank at Hampton, Va., with a paid up capital of \$8,695.79. The insurance department has issued 16,800 policies since 1902, and paid \$48,900 in death claims. It has a surplus of \$16,000. The printing plant does a business of \$2,500 a year. The joining fee is \$4.50 and the monthly dues from 35c to 60c. Sick benefits of \$1.50 to \$6 a week and death benefits of \$50 to \$200 are paid.

The chief of the other Negro secret orders are:

Improved Benevolent Protective Order of Elks of the World (Brooklyn Branch).

Knights of Tabor.

Benevolent Order of Buffaloes.

Ancient Order of Forresters.

The Good Samaritans.

Nazarites.

Sons and Daughters of Jacob.

Seven Wise Men.

Knights of Honor, etc., etc. *

* The only secret organization in Arkansas of national repute, which has its origin in the State, is the Mosaic Templars of America. It was conceived and had its birth from the fertile brain of two Negroes, C. W. Keatts and J. E. Bush, in 1882, in the city of Little Rock. Today this organization is known in nearly every Southern State in the Union and numbers its members by the thousands. They have expended in cash for the relief of the widows, orphans of deceased members in the past twenty years, \$175,000; paid to its policy-holders \$51,000, and at their last session in Shreveport, La., July 25, 1902, reported a property valuation of \$225,000.—National Negro Business League, 1902, p. 105.

That Negroes are aware of the faulty economic basis of assessment insurance is shown by the speech of John W. Strauther of Mississippi, before the Negro Business League of 1904:

Fraternal insurance is that class of insurance which levies an assessment upon members to create a fund to pay the families of the deceased members an endowment or death benefit and no profit therefrom.

Among Negroes it is the outgrowth of excessive rates charged by the old line insurance companies which compelled the poorer classes to organize into these benevolent associations and attach thereto insurance for the members which would give relief to the families at their death.

This branch of insurance is not held in high favor by many people from the fact, it is supposed, that the fraternal order that carries fraternal insurance takes too great a risk and, therefore, the increased mortality would increase the burden of tax upon the membership and thereby bankrupt the institution; but we should not become discouraged, because it is an established fact that fraternal insurance is a success and it has done much for the advancement of the Negro in this country.

You will remember that the Negro was excluded from the old line companies on account of color, and, therefore, it was impossible for the Negro to give protection to his family and loved ones as it was the great privilege of other Americans. But there were other causes, prominently among them was the high premiums charged, which made it impossible to one working for small wages to pay the premiums charged and meet his other obligations.

These conditions have long since passed and it is merely due to fraternal insurance that has compelled the old line companies to accept the Negro and, in many instances, they have employed colored agents, and in other instances, the whites have catered to colored business through their white agents.

To give you a faint idea of what the Negro is doing in fraternal insurance, I will call your attention to the report of the Insurance Commissioner of my State for the year's business ending December 31, 1903.

Twenty fraternal orders reported the number of certificates in force as 32,562, amounting to \$5,043,010.66. The total paid by the above fraternal insurance orders is \$157,616.82, leaving a balance in the treasury of these associations \$16,767.71. I will mention, the most prominent among these institutions, the Masonic Benefit Association, which paid last year \$69,306.60. This amount was raised by an assessment of 7½ per capita, a total cost per annum of \$12.00 per member; since the organization of the association in 1880, they have paid over \$650,000.

The Odd Fellows' Benefit Association, organized in 1880, paid last year \$26,420.71, having paid over \$500,000 since organization. This amount is raised by an assessment of 16 2-3 per cent or \$12 per annum per member. The Independent Order of Sons and Daughters of Jacob of America, paid \$21,583.59; the Endowment Bureau of the Knights of Pythias paid \$18,993 on assessments of \$1.50 or \$6 per annum, having paid in all since organization in 1894, \$200,000. Judging from the amount of business done in Mississippi, we believe we can safely say that the business of fraternal insurance among the Negroes in this country amounts to over a million dollars annually.*

The Masons appear to hold at least one million dollars worth of property and have an annual income of a half million dollars a year. The Odd Fellows claim two and one-half million dollars worth of

* National Business League, 1904, pp. 96-97.

property and an income between a quarter and a half of a million.

The Pythians have \$300,000 worth of property and an income of possibly a quarter of a million. The Brothers of Friendship claim \$500,000 in property, and other associations may add a half million. From these figures it seems that Negro secret orders in the United States own between four and five million dollars worth of property and collect each year at least \$1,500,000.

From the beneficial societies and secret orders have arisen various benevolent or semi-benevolent enterprises, such as homes, orphanages, hospitals and cemeteries.

Section 13. Co-operative Benevolence

(a) Homes and Orphanages

There are between 75 and 100 homes and orphanages in the United States supported wholly or largely by Negroes. A list of 57 follows:

1. Colored Orphan Asylum, Oxford, N. C.
2. Masonic Home, Columbus, Ga.
3. Masonic Orphans' Home, Bennettsville, N. C.
4. Aged Men and Women's Home, Baltimore, Md.—Property, \$3,000; inmates, 16; State aid, \$250.
5. St. Francis Orphan Asylum, Baltimore, Md.—Property, \$60,000; inmates, 94.
6. Bethel Old Folks' Home, Baltimore, Md.—Property, \$10,000; inmates, 16.
7. Carter's Old Folks' Home, Atlanta, Ga.
8. Old Folks' Home, Augusta, Ga.
9. Friends Orphan Asylum, Richmond, Va.
10. Home for the Aged, Cleveland, Ohio.—Income, \$1,209.44; expenditures, \$814.57.
11. Georgia Colored Industrial and Orphan's Home, Macon, Ga.—Inmates, 35; income, \$4,350; property, \$10,000. New building nearly ready.
12. General State Reformatory, Macon, Ga.

Receipts, 1906

Balance.....	\$ 291 60
Cash donations from the public.....	3,425 70
Other donations, value.....	399 30
Amount of produce raised on farm by inmates.....	415 00
Total.....	\$ 4,531 60

13. Masonic Home, Rock Island, Ill.—Income, \$900.
14. Old People's Home, Chicago, Ill.—Inmates, 7; income, \$900. New apartments nearly ready.
15. Widows' and Orphans' Home, Jackson, Miss.
16. Orphans' Home, Huntington, W. Va.—Inmates, 65. The State has been paying two teachers. Ten years.
17. Old Ladies' and Orphans' Home, Memphis, Tenn.
18. Old Folks' and Orphans' Home, Memphis, Tenn.—Property, \$15,000.
19. Jenkins Orphanage, Courtland, Va.—Seven years.
20. Shiloh Orphanage, Augusta, Ga.
21. Masonic Widows' and Orphans' Home, Nashville, Tenn.—Property, \$7,000.

22. Orphanage, Gilmer, Texas.
 23. Orphanage, Austin, Texas.
 24. Jenkins Orphanage, Charleston, S. C.
 25. Home for Aged and Infirm Colored Persons, Philadelphia, Pa.—Property, \$400,000; income, \$20,000. Sheltered 558 old people, 1864-1899.
 26. Colored Orphans' Asylum, Cincinnati, Ohio. Property, \$100,000; endowment fund, \$25,000; income, \$2,010; inmates, 72; receipts, \$3,123.45.

Inmates			
	Males	Females	Total
Number remaining May 1, 1906.....	19	16	35
Admitted	19	18	37
Placed in homes	5	13	18
Died		2	2
Cared for during year	38	34	72
Remaining	33	19	52

Total income from Negroes about \$300.

27. Crawford's Old Folks' Home, Cincinnati, Ohio.—Property, \$25,000.
 28. Home for Aged Colored Women, Cincinnati, Ohio.—Property, \$4,000.
 29. Hannah Grey Home, New Haven, Conn.—Inmates, 5; income, \$200.
 30. Universal Progressive School for Orphans, Baltimore, Md.—Property, \$1,950; inmates, 35.
 31. Old Folks' Home, Kansas City, Mo.—1889 (?).
 32. Children's Orphans' Home, Kansas City, Mo.—Inmates, 100; expenditures, \$65 per month.
 33. Rescue Home, Kansas City, Mo.
 34. Baptist Orphanage, Baltimore, Md.—Inmates 25.
 35. Orphanage, Richmond, Va.
 36. Weaver Orphan Home for Colored Children, Hampton, Va.:

Cash receipts for 1905	\$ 947 50
Donations, for 1906	\$ 643 14
Received from parents	267 00
Sales of articles	14 12
Miscellaneous	28 50
Total	\$1,900 26

37. Gad. S. Johnson's Orphanage, Macon, Ga.—Inmates, 25; income, \$1,500.
 38. Home for Parentless Children, Petersburg, Va.
 39. Maryland Home for Friendless Children, Baltimore, Md.—Property, \$2,000; inmates, 52; State aid, \$250.

Receipts

Brought forward from the year 1905 \$	269 47
Loans	850 00
Mortgage	1,950 00
City aid	826 20
State aid	500 00
Sale of property	1,000 00
Legacy	97 50
General contributions, etc.	648 71
Total	\$6,141 88

40. Amanda Smith Orphanage, Harvey, Ill.
 41. Iowa Negroes' Home for Aged and Orphans, Des Moines, Iowa.
 42. St. Louis Colored Orphans' Home, St. Louis, Mo.
 43. Carrie Steele Orphanage, Atlanta, Ga.—Inmates, 97; income, \$2,200 (\$100 from Negroes directly; the balance from taxes on both races.)

44. Reed Home and School, Covington, Ga.:

Home building and site on which it stands.....	\$ 3,000
Farm within city limits.....	3,500
Brick machine and tools.....	1,500
Saw mill.....	750
Live stock.....	500
Farm implements.....	150
Library.....	500
Total.....	\$ 9,600

45. Bridges Orphanage, Macon, Ga.

46. State Protective Home and Mitchell Hospital, Leavenworth, Kansas.—Income, \$2,320.60, during 1883.

47. Home for Destitute Children and Aged Persons, San Antonio, Texas.—Inmates, 18.

Two Years' Income

Total amount collected by subscription.....	\$ 114 45
Total amount of special donations.....	120 82
Total amount collected for building purposes.....	68 55
Total amount from Bexar county and Board of Children.....	794 20
Total amount from tables and entertainments.....	173 16
Total amount collected from railway employees.....	85 65
Total amount collected from churches.....	1 19
Total collected for two years.....	\$1,564 22

The property recently bought for the Home was contracted for on the following terms: One hundred dollars cash, the balance, \$900, to be paid in monthly installments with 8 per cent interest during the next six years.

48. Old Folks' Home, Hampton, Va.

49. Widows' and Orphans' Home, Vicksburg, Miss.

50. "Tents" Old Folks' Home, Hampton, Va.

51. Home for Aged Colored Women, Providence, R. I.

52. Working Girls' Home, Providence, R. I.

53. Old Folks' Home, Columbus, Ohio.

54. Day Nursery, Columbus, Ohio.

55. Old Folks' Home, Westham, Va.—Inmates, 6; income, \$10,000, for home and farm. (See True Reformers, page 104).

56. Reformatory for Boys, Broadneck, Hanover county, Va. (State.)

57. Rescue Home for Orphans and Old Folks, Jacksonville, Fla.

(b) Hospitals

There are about 40 hospitals conducted by Negroes, including the Freedmen's Hospital of Washington, D. C., which the Government supports.

A list of 31 hospitals follows:

1. Mercy Hospital and Nurse Training School, Ocala, Fla.

2. Mercy Hospital and School for Nurses, Philadelphia, Pa.—Total income to November, 1907, \$6,474.02; patients, 4,232; received from Negroes, \$4,390.69, and from the State, \$5,000 every two years.

3. Freedmen's Hospital, Washington, D. C.—Patients under care, 2,723; receipts and expenditures for the year, \$53,000.

4. Frederick Douglass Memorial Hospital and Training School, Philadelphia, Pa.—Patients ending November, 1907, 6,657; income, \$8,219 for maintenance; income for building, \$10,400.

5. Mitchell Hospital, Leavenworth, Kansas.—Income, \$2,320.60 during the year 1883.
6. Taylor Lane Hospital, Columbia, S. C.
7. Mercy Hospital, Nashville, Tenn.—Patients, 394; total income, \$1,873, all from Negroes.
8. Douglass Hospital and Training School, Kansas City, Kansas.—Patients last year, 81; income, \$5,858.
9. Harris Sanatorium, Mobile, Ala.—Patients last year, 25.
10. Colored Hospital, Petersburg, Va.
11. Provident Hospital, Baltimore, Md.—Property, \$15,000.
12. Provident Hospital, Chicago, Ill.
13. Lincoln Hospital, Durham, N. C.
14. Lamar Hospital, Augusta, Ga.
15. Georgia Infirmary, Savannah, Ga.
16. Charity Hospital, Savannah, Ga.
17. Burrus Sanatorium, Augusta, Ga.
18. Colored Hospital, Evansville, Ind.
19. Citizens' National Hospital, Louisville, Ky.
20. Provident Hospital, St. Louis, Mo.
21. State's Hospital, Winston, N. C.
22. Good Samaritan Hospital, Charlotte, N. C.
23. Colley's Hospital, Cincinnati, Ohio.
24. Nurse Training School, Charleston, S. C.
25. Hairston Infirmary, Memphis, Tenn.
26. Dr. J. T. Wilson's Infirmary, Nashville, Tenn.
27. Colored Hospital, Dallas, Texas.
28. Richmond Hospital, Richmond, Va.
29. Woman's Central League Hospital, Richmond, Va.
30. Slater Hospital, Winston-Salem, N. C.
31. Lincoln Hospital and Home, New York, N. Y.

(c) Cemeteries

Nearly every town in the South has a colored cemetery owned and conducted by Negroes. There are a few exceptions, as in Augusta, Ga. :

"The colored cemetery is owned and controlled by the city. Any one who wishes a lot can purchase it from the city. Lots are owned by all of the benevolent societies and families who are able to pay for them.

"A keeper of the cemetery is annually elected by council, with an assistant, who is colored, and who has the keeping of the colored cemetery assigned him."

The country districts are poorly provided for:

"The colored cemetery here (Brunswick, Ga.,) was given the colored people by the city: the keeper is paid \$15 per month by the city; the people pay \$2 for a grave to be dug. The cemetery is here crowded to overflowing; the people are contemplating buying a piece of ground about five miles out for a cemetery. The others, far out in the country and on the islands, are generally in church yards or in the woods—no particular place. Oft-times the undertaker can scarcely get to the place for the weeds. Nevertheless, if a person dies here in Brunswick, who lived once in the country or across the river, the body must be taken at all hazards to the old burying grounds, even if the place is thickly covered with weeds and can scarcely be found."

There are probably 500 Negro cemeteries owned, of which the list below is simply an indication of their number and situation:

1. Baptist Cemetery, Paris, Texas.
2. Colored Cemetery, Tuskegee, Ala.
3. The Ashbury Cemetery, Baltimore, Md.
4. The Mt. Auburn Cemetery, Baltimore, Md.
3. The Greenwood Cemetery, Paris, Texas.—Total business done, \$406; total paid up capital, \$500.
7. Colored Cemetery, Kittrell, N. C.
8. Benevolent Cemetery, Dallas, Texas.
9. Colored Cemetery, Austin, Texas.
10. " " Waco, Texas.
11. " " Ft. Worth, Texas.
12. The Masons' Cemetery, San Antonio, Texas.
13. Colored Knights of Pythias' Cemetery, San Antonio, Texas.
14. Odd Fellows' Cemetery, San Antonio, Texas.
15. Colored U. B. F.'s Cemetery, San Antonio, Texas.
16. Colored Cemetery, High Point, N. C.
17. " " Greensboro, "
18. " " Raleigh, "
19. " " Lexington, "
20. " " Laurinburg, "
21. " " Wilmington, "
22. " " Charlotte, "
23. " " Thomasville, "
24. " " Abbeville, S. C.
25. " " " "
26. " " Little Rock, Ark.
27. " " Pine Bluff, "
28. " " Hot Springs, "
29. " " Houston, Texas.
30. " " " "
31. " " Beaumont, "
32. " " Jefferson, "
33. " " Palestine, "
34. " " Marshall, "
35. " " Elizabeth City, N. C.
36. McCoy Cemetery, Memphis, Tenn.—Total capital, \$7,000.
37. Union-Forever Cemetery, Memphis, Tenn.
38. New South Fort Pickering Cemetery, Memphis, Tenn.
39. Providence Cemetery, Petersburg, Va.
40. East View " " "
41. Greenwood " Nashville, Tenn.
42. Louisville Cemetery Association, Louisville, Ky.
43. Toussaint L'Onverture Cemetery, Franklin, Tenn.
44. Colored Cemetery, Shelbyville, Tenn.
45. " " Winchester, "
46. " " Clarksville, "
47. Zion " Memphis, "
48. Colored " Lexington, Ky.
49. " " —————, Ga.—Partners, 5. Cemetery for special families. Capital, \$150.

50. Brothers and Sisters of Love, ———, Ga.—Partners, 150; capital, \$600. Fourteen years:

	1906	1907
Paid sick Benefits	\$200	\$225
Paid for burial	100	75

51. Colored Cemetery, Raleigh, N. C.

The Raleigh business League is an organization composed of citizens of Raleigh and surroundings who are interested in public improvements and are at this time engaged in an effort to improve the city cemetery for colored people, and also to form a new cemetery association for the purpose of enlarging and improving the old one and building a suitable structure to protect the patrons of the cemetery from inclement weather while engaged in burial services.

52. Summit View Cemetery, Gnathrie, Okla.

53. Colored Cemetery, Athens, Ala.

54. " " Albany, Ga.

55. Olive " Philadelphia, Pa.—Eight acres, worth \$100,000; 900 lot owners. About fifty years old.

56. Lebanon Cemetery, Philadelphia, Pa.—Worth \$75,000 and about fifty years old.

57. Merion Cemetery, Philadelphia, Pa.—Twenty-one acres, worth \$30,000 and about eight years old.

58. Fraternal Burying Society, Philadelphia, Pa.

59. Greenwood Cemetery, " "

60. Eden Cemetery Co., " "

61. People's Undertakers Co., Dallas, Texas.—Capital, \$4,000; business 1906, \$75; 1907, \$100. Began business in 1901. Do about 75 per cent of business of colored people of Dallas county. Give regular employment to four persons. Own no hacks, but use those owned by colored men.

62. Woodland Cemetery Association is a co-operative concern, organized for the purpose of purchasing burial grounds. Originally there were 120 members, each of whom owns a lot. There are now 15 active members. These retained active membership by assuming all obligations incident to the care and keeping of said grounds. Have no capital stock. Invested about \$1,000. Money for sale of lots used in caring for grounds. Dallas, Texas.

63. Colored Cemetery, Buena Vista, Ga.—Bought twelve years ago. Five acres, cost \$60.

64. Hudson Cemetery, Yazoo City, Miss.

65. Cemetery, Marlin, Texas.

66. " Mexia, "

67. " Prairie View, Texas.

68. " Tyler, "

69. " Neyland, "

70. " Greenville, "

71. " Seguin, "

72. " Daingerfield, "

73. " Richmond, "

74. " Milan, Tenn.

75. " Fort Valley, Ga.

76. " Americus, "

77. " Milledgeville, Ga.

78. " Savannah, "

79. Cemetery, Rome, Ga.

80. " Cuthbert, Ga.

81. " Athens, Ga.

82. " Covington, Ga.

83. " Hawkinsville, Ga.

84. " Columbus, "

85. " Unionville, "

86. " Locust Grove, "

87. " Barnesville, "

88. " Marshallville, "

89. " Willard, "

90. " Adelaide, "

91. " Sparta, "

92. " Lawtonville, "

93. Cemetery, Griffin, Ga.	124. Cemetery, Palatka, Fla.
94. " Sandersville, Ga.	125. " Fesseden, "
95. " Macon, "	126. " Trilby, "
96. " Cordele, "	127. " Gainesville, Fla.
97. " Pinehurst, "	128. " Huntsville, Ala.
98. " Denmark, S. C.	129. " Selma, "
99. " Beaufort, "	130. " Kowaliga, "
100. " Charleston, "	131. " Normal, "
101. " Cheraw, "	132. " Anniston, "
102. " Aiken, "	133. " Tuscaloosa, "
103. " Columbus, Ohio.	134. " Florence, "
104. " Enfield, N. C.	135. " Montgomery "
105. " Troy, "	136. " St. Joseph, Mo.
106. " Evansville, Ind.	137. " Jefferson City, Mo.
107. " Helena, Ark.	138. " St. Louis, "
108. " Newport, "	139. " Kansas City, "
109. " Fort Smith, Ark.	140. " Arlington, Va.
110. " New Durham, N. J.	141. " Cappohosic, "
111. " Minneapolis, Minn.	142. " Chicago, Ill.
112. " Holly Springs, Miss.	143. " Evanston, Ill.
113. " Mound Bayou, "	144. " New Haven, Conn.
114. " Kingfisher, Okla.	145. " Eatonton, Ga.
115. " Langston, "	146. " Shady Dale, Ga.
116. " New Orleans, La.	147. " Monticello, "
117. " New York, N. Y.	148. " Lexington, Miss.
118. " Okmulgee, I. T.	149. " Jackson, "
119. " Ardmore, "	150. Holly Grove Cem'y, Gibbons, "
120. " Taft, "	151. Cemetery, Chattanooga, Tenn.
121. " Miami, Fla.	152. " Murfreesboro, "
122. " Jacksonville, Fla.	153. " Knoxville, "
123. " Sanford, "	154. Nine Cemeteries, Richmond, Va. :

Three associations own nine burial grounds with a capital stock of \$10,000, etc.

There must be at least 500 such cemeteries in the United States, and perhaps twice this number.

Section 14. Banks

The first Negro bank in the United States was the Capital Savings Bank of Washington, D. C., opened in 1888. Before that, however, a bank had been especially established for the freedmen:

Pending the continuance of the Civil war, and soon after the colored race became a considerable element in the military forces of the United States, the safe-keeping of the pay and bounty moneys of this class became a matter of great importance to them and their families, and to meet this exigency, military savings banks were created at Norfolk, Va., and Beaufort, S. C., centers at that time of colored troops. At the close of the war the emancipation of this race increased the necessity of some financial agency to meet their economic and commercial wants, and in response to this demand, taking suggestions and counsel of the expedients that military experience had suggested for the benefit of this people, the National Congress incorporated, March, 1865, the Freedmen's Savings and Trust Company.

The incorporators were:

Peter Cooper, William C. Bryant, A. A. Low, S. B. Chittenden, Charles H. Marshall, William A. Booth, Gerritt Smith, William A. Hall, William Allen, John Jay, Abraham Baldwin, A. S. Barnes, Hiram Barney, Seth B. Hunt, Samuel Holmes, Charles Collins, R. R. Graves, Walter S. Griffith, A. H. Wallis, D. S. Gregory, J. W. Alvord, George Whipple, A. S. Hatch, Walter T. Hatch, E. A. Lambert, W. G. Lambert, Roe Lockwood, R. H. Manning, R. W. Ropes, Albert Woodruff and Thomas Denney, of New York; John M. Forbes, William Clafin, S. G. Howe, George L. Stearnes, Edward Atkinson, A. A. Lawrence and John M. S. Williams, of Massachusetts; Edward Harris and Thomas Davis, of Rhode Island; Stephen Colwell, J. Wheaton Smith, Francis E. Cope, Thomas Webster, B. S. Hunt and Henry Samuel, of Pennsylvania; Edward Harwood, Adam Poe, Levi Coffin J. M. Walden, of Ohio, who, with their successors, were "constituted a body corporate in the city of Washington, in the District of Columbia, by the name of the Freedmen's Savings and Trust Company, and by that name may sue and be sued in any court of the United States."

Section five of the act of incorporation said:

And be it further enacted, That the general business and object of the corporation hereby created shall be to receive on deposit such sums of money as may, from time to time, be offered therefor by or on behalf of persons heretofore held in slavery in the United States, or their descendants, and investing the same in the stocks, bonds, treasury notes or other securities of the United States.

The Senate committee of investigation said:

Until 1868 the spirit and letter of the charter seemed to have been recognized very faithfully by the trustees and officers who administered the affairs of the company, and until the beginning of 1870 there do not appear to have been in the administration any serious and practical departures from the kindly and judicious programme indicated in the act creating the institution.

In May, 1870, an amendment to the charter was secured, which embodied a radical and what subsequent events proved to be a dangerous and hurtful change in the character of securities in which the trustees were empowered to invest the deposits of the institution. Two-thirds of the deposits, that portion from which the dividends were expected to accrue, were originally required to be invested exclusively in United States securities, but by the amendment referred to one-half was subject to investment, at the discretion of the trustees, "in bonds and notes secured by mortgage on real estate in double the value of the loan." From this period began the speculative, indiscreet and culpable transactions which ultimately caused the suspension of the bank, and disastrous losses to a very large extent upon an innocent, trusting and necessitous class of citizens.*

The bank failed in 1874, and no one was ever punished for the swindle.

The business of the Freedmen's Savings Bank, 1866-1872, was as follows:†

* Report of the Senate Select Committee to Investigate the Freedmen's Savings and Trust Co., 1880.

† Senate Report, No. 440, Forty-sixth Congress, second session, p. 41, Appendix; Race Traits and Tendencies of the American Negro, p. 290.

YEARS	Total Amt. of deposits	Deposit each year	Bal. due depositors	Gain each Yr.
1866	\$ 305,167	\$ 305,167	\$ 199,283	\$ 199,283
1867	1,624,835	1,319,686	366,338	167,054
1868	3,582,378	1,967,525	628,299	271,960
1869	7,257,798	3,675,429	1,073,465	435,166
1870	12,605,782	5,347,983	1,657,000	583,541
1871	19,952,947	7,347,165	2,455,836	798,829
1872	31,260,349	11,281,313	3,684,739	1,227,927
1873			4,200,000	
1874	55,000,000		3,013,670	

Branches of the Freedman's Bank *

BRANCHES	Dates of Organization	March, 1872
Atlanta, Ga.	Jan. 14, 1870	\$ 23,632 57
Augusta, Ga.	March 8, 1866	72,482 87
Baltimore, Md.	March 12, 1866	212,588 79
Beaufort, S. C.	Oct. 16, 1865	46,480 92
Charleston, S. C.	Jan. 11, 1866	291,018 42
Chattanooga, Tenn.	May 10, 1869	328 41
Columbus, Miss.	Aug. 1, 1870	14,432 38
Columbia, Tenn.	—, 1871	16,879 55
Huntsville, Ala.	Dec. 11, 1865	45,946 89
Jacksonville, Fla.	March 10, 1866	83,623 82
Lexington, Ky.	Oct. —, 1870	37,279 27
Little Rock, Ark.	Nov. 25, 1870	22,469 83
Louisville, Ky.	Sept. 1, 1865	127,404 33
Lynchburg, Va.	June —, 1871	12,741 73
Macon, Ga.	Oct. 14, 1868	39,721 43
Memphis, Tenn.	Dec. 30, 1865	134,884 77
Mobile, Ala.	Jan. 1, 1866	106,741 39
Montgomery, Ala.	June 14, 1870	27,414 00
Natchez, Miss.	March 29, 1870	21,101 73
Nashville, Tenn.	Oct. 28, 1865	101,342 10
New Berne, N. C.	Jan. 11, 1866	60,262 13
New Orleans, La.	Jan. 7, 1866	255,260 79
New York City	July 21, 1866	337,911 92
Norfolk, Va.	June 3, 1865	123,447 01
Philadelphia, Pa.	Jan. 4, 1870	73,624 39
Raleigh, N. C.	Jan. 9, 1869	19,459 82
Richmond, Va.	Oct. 13, 1865	130,984 30
Savannah, Ga.	Jan. 11, 1866	134,087 17
Shreveport, La.	Nov. 15, 1870	31,710 81
St. Louis, Mo.	June 27, 1868	66,173 38
Tallahassee, Fla.	Aug. 22, 1866	44,221 89
Vicksburg, Miss.	Dec. 3, 1865	155,946 29
Washington, D. C.	Aug. 1, 1865	700,747 12
Wilmington, N. C.	Oct. 24, 1865	51,689 95
Total		\$ 3,684,739 97

Amount of Interest Paid by the Company

From organization to January 1, 1867	\$ 1,985 47
For the year ending January 1, 1868	9,521 60
For two years ending November 1, 1868	24,544 08
For the year ending November 1, 1869	43,896 98
For the year ending November 1, 1870	59,376 20
For the term ending March 1, 1871	20,840 32
For two terms ending January 1, 1872	122,215 17
Total	\$ 262,379 82

* Report of the Senate Select Committee to Investigate the Freedmen's Savings Bank and Trust Co., 1880; Appendix, pp. 41-42.

At the time of the company's failure, in 1874, it consisted of 32 branches, with 61,131 depositors, and the balance due these depositors at the time was \$3,013,699.

The total payments to March, 1896, were \$1,722,548, leaving a balance unpaid of \$1,291,121. The present cash balance in the hands of the government receivers amounts to \$30,476.*

Of all disgraceful swindles perpetrated on a struggling people, the Freedman's Bank was among the worst and the Negro did well not to wait for justice, but went to banking himself as soon as his ignorance and poverty allowed.

The Capital Savings Bank, Washington, D. C., 1888

Capital Stock, \$150,000

In the year 1888 a statement was made on the floor of the United States Senate by a prominent Senator that with all their boasted progress, the colored race had not a single bank official to its credit. This remark was the immediate spur to several gentlemen who believed that the stigma of racial incapacity was unjust and who resolved to start a bank, if possible. On Wednesday morning, October 17, 1888, the doors of the Capital Savings Bank were thrown open for business at 804 F street, N. W., Washington, D. C. The amount of stock subscribed was \$6,000, of which \$1,000 paid up in cash. The business of the bank was a success from the start. The capital was steadily increased, from time to time, until now it is \$50,000 paid up, and a considerable surplus. The bank is a voluntary association and owns the large bank building at 609 F street, N. W., in the heart of the business section of the National Capital, containing some twenty handsome office rooms heated by steam. The Capital Savings Bank is now one of the recognized banking institutions of the city. It stood the strain of the panic in 1893 without asking quarter from anyone, paying every obligation on demand.†

This bank lived about sixteen years and did a large business. It finally failed through bad management and some possible dishonesty.

The Mutual Bank and Trust Co. of Chattanooga, was opened in 1889. and failed in the panic of 1893, after a career of four years.

The Metropolitan Bank of Savannah, failed in 1908.

These are the only failures so far, but most of the banks are very young.

The following is a list of Negro banks taken from Bankers' directories:

* Race Traits and Tendencies of the American Negro, p. 290.

†Colored Washington: Efforts for Social Betterment, pp. 16, 18.

PLACE	NAME	Year established	PRESIDENT	Paid in capital	Surplus	Deposits
1. Little Rock, Ark.	Capital City Savings Bank	'03	M. W. Gibbs	\$ 12,000		\$ 27,000
2. Birmingham, Ala.	Alabama Penny Savings and Loan	'90	W. R. Pettiford	25,000	7,000	225,000
3. Philadelphia, Pa.	People's Savings Bank	'07	Geo. H. White			
4. Nashville, Tenn.	One Cent Savings and Trust Co.	'01	R. H. Boyd	2,415	2,000	31,000
5. Memphis, Tenn.	Solvent Savings Bank	'06	R. R. Church	7,752		52,000
6. Richmond, Va.	True Reformers	'88	W. L. Taylor	100,000	140,000	340,000
7. Richmond, Va.	Richmond's Savings Bank	'01	John Mitchell	21,171	6,000	100,000
8. Richmond, Va.	St. Luke's Penny Savings Bank	'03	M. L. Walker	15,000	5,000	40,000
9. Fort Worth, Texas	Provident Bank and Trust Co.	'07	R. C. Houston (Masonic building)			
10. Hampton, Va.	G. L. G. Gallahan Fishermen	'01	T. H. Shorts	8,000	2,000	30,000
11. Natchez, Miss.	Bluff City Savings Bank	'06	J. R. Banks	5,200	1,000	12,000
12. Yazoo City, Miss.	People's Penny Savings Bank	'05	J. H. King	4,825	1,000	6,000
13. Mound Bayou, Miss.	Bank of Mound Bayou	'04	J. W. Francis	10,000		27,000
14. Vicksburg, Miss.	Lincoln Savings Bank	'02	W. E. Mollison	5,000		11,000
15. Vicksburg, Miss.	Union Savings Bank	'01	T. C. Fawcett	10,000	1,000	15,000
16. Indianola, Miss.	Delta Penny Savings Bank	'01	W. A. Atkaway	10,310	4,000	61,000
17. Greenville, Miss.	K. of H. W. Savings Savings Bank		E. A. Williams			
18. Jackson, Miss.	American Trust and Savings Bank	'04	L. K. Atwood	7,960	3,500	20,000
19. Jackson, Miss.	Southern Bank	'06	L. K. Atwood	9,430	2,000	21,000
20. Savannah, Ga.	Wage Earners' Bank		L. S. Williams			
21. Savannah, Ga.	Metropolitan Bank (failed 1908)		P. S. Ball			
22. Savannah, Ga.	Union Savings Bank		L. S. Reed			
23. Edmondson, Ark.	Penny Savings Bank	'07	J. S. Hill	1,346		4,508
24. Winston-Salem, N. C.	Forsyth Savings and Trust Co.	'06	W. W. Cox	1,650	210	5,270
25. Columbus, Miss.	Penny Savings Bank	'06	R. F. Tuedell	9,290	3,000	13,000
26. Richmond, Va.	Nickel Savings Bank	'07	W. H. Hill	5,000		12,000
27. Boley, Ind. Ter.	Farmers and Merchants Bank	'07	S. H. Hart	2,800		30,000
28. Jacksonville, Fla.	Capital Trust and Investment Co.	'02			2,000	

In addition to these, the following banks are reported to us:

NAME	PLACE	NAME	PLACE
29. Mechanics' Investment Co.	Savannah	35. Greek Citizens' Bank	Muskogee
30. Gideon Savings Bank	Norfolk	36. Gold Bond Bank	Muskogee
31. People's Bank and Trust Co.	Ind. Ter.	37. Unity Savings and Trust Co.	Ind. Ter.
32. Afro-American Investment Co.	Savannah	38. Tuskegee Institute Bank	Ark.
33. Loan and Trust Co.	Savannah	39. Progress Savings Bank	Tuskegee
34. Sons and Daughters of Peace	Newport News	40. Negro Bank	Fla.
35. Isaac Smith's Bank and Trust Co.	New Bern	41. Manchester	Key West
			Manchester

Bank statements and histories follow:

Bank of the G. U. O. of True Reformers

(Established 1889)

TOTAL RECEIPTS OF TRUE REFORMERS' BANK

1890.....	\$ 9,811 28	1892.....	\$ 79,052 79	1894.....	\$ 162,433 32
1891.....	55,937 70	1893.....	108,205 98	1905.....	807,995 17

THE REPORT, August 2, 1902

From the Finance Department.....	\$ 135,737 45
From the Real Estate Department.....	21,014 00
From the Regalia Department.....	7,636 58
From the Reformer Department.....	7,427 32
From the Supply Department.....	21,254 13
From the Record Department.....	77,131 57
From the Old Folks' Home.....	8,127 44
From the Richmond Mercantile Store.....	57,237 92
From the Washington Mercantile Store.....	11,982 50
From the Manchester Mercantile Store.....	14,946 75
From the Portsmouth Mercantile Store.....	12,872 49
From the Roanoke Mercantile Store.....	5,577 24
From Fountains.....	47,659 35
From Rose Buds.....	5,666 71
From individuals.....	259,653 74
From societies.....	62,228 78
From loans.....	18,391 14
From collections.....	1,409 44
From exchanges.....	665 50
From clubs.....	14,686 67
From Hotel Reformer.....	4,793 39
Total.....	\$ 796,099 91
Cash balance forwarded from the last report.....	103,229 96
Total receipts, including balance forwarded.....	\$ 899,329 87
Total disbursements by depositors, discounts, mortgages, etc.....	820,740 53
Cash balance to date.....	\$ 78,589 34
Amount of cash handled at last report.....	6,995,349 38
Amount of business done this year.....	1,616,840 44
Total amount of business done to date.....	\$8,613,189 82
Average monthly business done.....	134,736 70
Number of letters received this year.....	11,831
Number of letters sent out.....	8,979
Number of letters and packages referred to other Departments.....	2,096
Number of depositors at the last report.....	10,631
Number of new depositors this year.....	744
Total number of depositors.....	11,375

STATEMENT, April 6, 1906

<i>Resources</i>		<i>Liabilities</i>	
Loans and discounts.....	\$ 463,564 21	Capital stock paid in.....	\$ 100,000 00
Stocks, bonds and mortgages.....	5,000 00	Surplus fund.....	86,972 00
Furniture and fixtures.....	2,500 00	Undivided profits, less amount	
Checks and other cash items.....	2,555 32	paid for interest, expenses	
Due from State Bank and private		and taxes.....	27,807 30
bankers.....	12,811 24	Time certificates of deposits.....	224,083 21
Specie, nickels, cents.....	7,150 63	Individual deposits subject to	
Paper currency.....	47,866 00	check.....	102,584 89
Total.....	\$ 541,447 40	Total.....	\$541,447 40

The bank has paid in dividends to the stockholders \$160,350 to date.

Economic Co-operation Among Negro Americans

REPORT, 1907

<i>Receipts</i>			
Grand Fountain	\$ 392,762 78	Balance from last year	\$ 78,216 76
Fountains	31,284 76	Receipts for year	1,008,996 40
Rose Buds	2,524 54	Total	\$ 1,087,213 16
Individuals	382,578 06	Disbursements	1,000,811 83
Societies	135,799 73	Cash Bal. at last report	86,401 33
Loans	51,172 52	Capital stock paid in	100,000 00
Interest	1,617 37	New depositors	1,803 00
Collections	1,593 91	Amount paid in dividends	18,884 00
Supplies	16 69	Amount cash handled at last	
Exchange	67 81	report	14,923,240 76
Richmond Division	6 75	Business done this year	2,009,808 22
Clubs	9,171 45	Total	\$16,933,048 98
Total	\$ 1,008,996 40		

Alabama Savings Bank

Report of the Alabama Penny Savings and Loan Co., Sept. 12, 1907

(Established 1890)

<i>Resources</i>		<i>Liabilities</i>	
Loans and discounts	\$ 219,349 14	Capital stock	\$ 25,000 00
Overdrafts	1,497 56	Surplus	6,000 00
Stocks and bond	210 00	Undivided profits	4,984 03
Real estate	51,122 78	Due depositors on certificates	49,611 24
Furniture and fixtures	2,967 72	Due depositors on demand	213,385 35
Cash available	47,341 26	Dividends uncalled for	674 50
		Notes payable	13,833 34
Total	\$ 313,488 46	Total	\$ 313,488 46

Deposits

July 15, 1902	\$ 78,124 21
July 15, 1903	100,948 96
July 15, 1905	107,016 69
July 15, 1906	165,177 73
July 15, 1907	215,455 26
Sept. 15, 1906, to Sept. 15, 1907, (9,112 depositors) ..	\$ 1,069,224 00

The Alabama Savings Bank was organized August, 1890. One of the considerations which led to the effort of building a bank was that it might serve as a remedy for the squandering of property in our district. During my pastorate in Birmingham there was a family who had two children. Both of the parents died, and the property left to the children was squandered. The estate was estimated at \$10,000. The administrator sold the boy, the elder of the two, old horses and carriages in payment for his interest in the estate. To make a bond of \$20,000, as was necessary in this case, was impossible for any colored person to do. When I saw our helplessness in the effort to help orphan children in saving the property earned by their parents, I conceived the idea if we had a strong financial institution that could make bonds and save the property left to the heirs for their benefit, it would greatly help the race. . . .

The next day after the opening, I took my seat as President and made the first loan in the history of our bank. This loan was \$10 for thirty days, interest 50 cents. The last loan I made in the fifteenth year of the bank's existence was just before visiting the National Business League, in New York City, August, 1905. It was for \$14,000, time ten years, with satisfactory interest arrangement. The borrower was the Knights of Pythias, of Alabama, for the purpose of erecting their magnificent three-story brick building.*

* National Negro Business League, 1906, pp. 162-4.

The Wage Earners' Loan and Investment Co.

468 W. Broad St., Savannah, Ga.

(Established 1900)

Assets at the End of each Fiscal Year

1900 (commenced business).....	\$ 102 00
1901.....	1,144 00
1902.....	2,462 03
1903.....	11,637 37
1904.....	14,587 53
1905.....	20,897 28
1906.....	35,749 51
1907.....	67,966 90

SEVENTH ANNUAL STATEMENT, October 5, 1907*Resources**Liabilities*

Loans outstanding.....	\$ 57,041 14	Capital paid in.....	\$ 11,518 35
Real estate and investments ..	5,717 00	Reserve and undivided profits..	6,987 44
Office furniture and fixtures...	892 71	Deposits.....	49,439 51
Cash.....	4,816 05	Dividends unpaid	21 60
Total	\$ 67,966 90	Total	\$ 67,966 90

Business done in 1906.....	\$ 143,743 65
Total paid up capital.....	10,000 00
Real estate.....	6,000 00

This company was organized in October, 1900, with a total paid in capital of \$102.

Mechanics' Savings Bank

511 North Third Street, Richmond, Va.

(Established 1901)

STATEMENT, 1906*Resources*

Loans and discount	\$ 5,581 02
Overdraft	1,241 02
Stocks, bonds and mortgages.....	7,411 73
Furniture and fixtures	2,164 62
Real estate	88,159 35
Cash on hand:	
Coin	\$ 488 90
Currency	861 00
Exchange.....	618 95
Total	\$ 1,968 85
Due from American National Bank	7,452 07
Due from National bank and banks of New York..	2,156 77
Due from National banks of Virginia.....	20,168 35 \$ 31,747 04
Other items	1,868 08
Total resources	\$ 138,161 86

Liabilities

Capital stock paid in.	\$ 24,174 32
Surplus	6,250 00
Time deposits	80,167 21
Demand deposits	27,207 40
Dividends unpaid.....	213 00
Certified checks	149 93
Total	\$ 138,161 86

The financial report of the Cashier, Thomas H. Wyatt, showed that there was \$32,616.22 to the credit of the stockholders. The aggregate deposits for the year 1907 were \$481,243.65, and the gross receipts up to the close of the year, exclusive of furniture and fixtures, were \$151,904.48. The Board of Directors had declared a dividend of 10 per cent on all of its stock. One of the features, too, in this report was the recommendation to erect a fine banking house for the institution.

Lincoln Savings Bank, Vicksburg, Miss.

(Established 1902)

Capital stock.....	\$ 10,000
Surplus	1,150
Deposits	16,500

We are five years old. We have many white depositors, and white borrowers have to be kept off with a club, figuratively speaking. We shall be in the clearing house which is now being organized in this city.

One Cent Savings Bank, Nashville, Tenn.

(Established 1903)

STATEMENT, 1906

Loans and discounts.....	\$ 17,516 96
--------------------------	--------------

Cash Resources

Due from banks and bankers.....	20,655 16
Checks and other cash items.....	502 62
Specie	335 46
Currency	261 00
	<u>\$ 30,754 24</u>
Total resources	\$ 48,271 20

Liabilities

Capital stock paid in.....	\$ 2,140 00
Surplus and undivided profits, less expenses and taxes paid.....	1,312 41
Individual deposits	44,818 79
	<u>\$ 48,271 20</u>

I want to give you, in a few words, a comparative statement of our deposits for a few months during our existence. In the month of January, 1904, our deposits were \$11,047.30; in January of the next year, \$19,927.11; in January, 1906, they were \$31,676, showing an average increase of nearly \$10,000 for each year. In April, 1904, our deposits amounted to \$10,892; in April, 1905, to \$16,358.09; in April, 1906, to \$23,870.32. In June, 1904, our deposits amounted to \$14,819.82; in June, 1905, to \$26,759.5, and in June, 1906, to \$36,243.09. So you see, my friends, we are gradually growing. Our paid up capital stock amounts to \$7,125; our total deposits on the 30th of June, 1906, amounted to \$55,312.36.*

Solvent Savings Bank and Trust Co., Memphis, Tenn.

FOURTH ANNUAL STATEMENT, DEC. 31, 1907

Resources

Loans and discounts.....	\$ 15,372 09
Furniture and fixtures	4,492 23
Expenses paid, less Int. and Ex. collected	4,837 90

Cash Resources

Due from banks and bankers	\$ 6,509 63
Checks and other cash items.....	5,061 20
Specie	5,275 91
Currency	9,874 00
	<u>26,720 74</u>
Total resources	\$ 51,422 96

Liabilities

Capital stock paid in	\$ 7,792 00
Individual deposits subject to check	33,040 45
Certificates of deposit	2,680 06
Certified and Cashier's checks	70 00
Savings deposits subject to check	7,900 45
	<u>\$ 51,422 96</u>
Total liabilities.....	\$ 51,422 96

* National Negro Business League, 1906, p. 172.

Growth of Deposits

June 30, 1906.....	\$ 7,585 04
December 31, 1906.....	18,374 71
June 30, 1907.....	33,207 47
December 31, 1907.....	43,620 96

The Surry Sesser and Southampton American Home and Missionary Banking Association, Courtland, Va., 1903.—Conducted by the Jenkins Benevolent and Education Association:

Business 1906-7.....	\$62,167 83
Total paid up capital.....	13,955 00
Real estate.....	20,000 00

In one mile of the town of Courtland, in the county of Southampton.

Bank of Mound Bayou, Mound Bayou, Miss.

(Established 1904)

STATEMENT, OCT. 12, 1906

<i>Resources</i>		<i>Liabilities</i>	
Loans and discounts.....	\$ 41,487 33	Individual deposits subject to checks.....	\$ 42,632 64
Building and fixtures.....	7,035 63	Capital paid in.....	8,400 00
Expenses.....	777 91	Undivided profits.....	1,012 94
Overdrafts.....	819 07	Bills payable.....	18,465 00
Cash and sight exchange.....	20,340 64		
Total resources.....	\$ 70,510 58	Total liabilities.....	\$70,510 58

The Bank of Mound Bayou was organized January 8, 1904, with an authorized capital of \$10,000. We were chartered by Governor Vardaman, who, not so much because of kindly feelings towards the members of our race, but mainly because of the indomitable perseverance of the Mississippi Negro, has been forced to sign more charters for Negro banks than any other man in the world, living or dead. Located in a town and surrounded by a community whose citizenry is composed almost exclusively of our people, our bank has had a splendid opportunity to indicate the Negro's capacity to operate a financial institution among themselves. Starting without any experience, no correspondents or financial connections, in a one-story frame building, 16x20, it has today about \$40,000 in resources and liabilities; correspondents and financial connections in Clarksdale, Miss., Memphis, New Orleans and New York. In sending some of our paper to New York this spring for discount to our New York correspondent, the Cashier replied that he had placed the amount to our credit at 5 per cent per annum and assured us that it was a pleasure to serve us. We completed this year and are now domiciled in a two-story pressed brick front building, with modern vault, time lock safe and commensurate fixtures. Located in a contiguous cotton territory about 30,000 acres, one-third of which is in cultivation, and a live hard wood timber industry, we have handled more money in a short while than many larger institutions in larger towns. The total clearings through our bank from September, 1905, to January, 1906, were more than \$300,000.*

Union Savings and Loan Co., Savannah, Ga.

(Established 1905)

Stockholders.....	450
Business, 1905.....	\$120,000
Total capital paid in.....	14,000
Real estate.....	8,250
Deposits.....	15,000

We began business November 8, 1905, with \$1,000 paid in. We have purchased

* National Negro Business League, 1906, pp. 168-9.

one of the most desirable localities in this beautiful city. In the heart of Savannah, in front of the magnificent post office, just across the square from the court house, and in the midst of the banking and business life of Savannah. We shall erect a building here that will be a monument to the race.

We desire that our people everywhere should hold an interest in this great and beautiful building. The ground and building complete will cost between \$22,000 and \$25,000, every dollar of which will be owned by Negroes.

Mechanics' Investment Co., Savannah, Ga.:

Authorized capital	\$ 25,000 00
Shares, each	10 00

Afro-American Loan and Investment Co., Savannah, Ga.—Established 1906.
Business done 1906-7, \$20,000; total paid up capital, \$10,000.

*Metropolitan Mutual Benefit Association and Metropolitan Mercantile and Realty Co., Savannah, Ga., (incorporated).—*We are doing a regular banking business, paying 7 per cent on yearly deposits on \$100 and upwards; deposits in the savings department, 5 per cent.

We are well equipped with a burglar proof vault, safety deposit boxes, steel money chests and time lock. Deposit boxes are now for rent at reasonable cost.

We handle yearly between \$50,000 and \$90,000. [Failed, 1908.]

We have four Negro banks in the city of Savannah; the oldest one is the Wage Earners' Bank, established some six years ago; the next one established was the Metropolitan Savings Bank; the third was the Afro-American Savings Bank, and the next bank which came into existence in Savannah was the Union Savings Bank, which I represent. We organized on the 8th day of last November with an authorized capital stock of \$8,000; we have handled up to last month \$21,000, and now have a paid up capital stock of a little over \$5,000. I think thus far we have had remarkable success.*

Gideon Savings Bank, Norfolk, Va.

(Established 1905)

STATEMENT

<i>Resources</i>		<i>Liabilities</i>	
Loans and discounts	\$ 9,622 88	Capital stock paid in	\$ 7,187 00
Banking house	4,197 42	Individual deposits subject to	
Furniture and fixtures	2,254 62	check	9,991 21
Specie, nickels and cents	956 24	Time certificates of deposit	1,719 50
Paper currency	2,044 00	Bills payable	177 50
Total	\$ 19,075 21	Total	\$ 19,075 21

The Sons and Daughters of Peace, Newport News, Va.

(Established 1905)

STATEMENT OF AUG. 22, 1907

Loans and discounts	\$ 8,983 25	Capital stock	\$ 8,600 00
Overdrafts	24 36	Deposits subject to check	8,405 10
Banking house	4,000 00	Certified checks	125 00
Furniture and fixtures	779 00	Other items liability	4,050 73
Exchanges for clearing house ..	60 87		
Due from National banks	1,300 44		
State banks	5,437 08		
Specie, nickels and cents	255 83		
Paper currency	310 00		
Total	\$ 21,180 83		\$ 21,180 83

* Negro National Business League, 1906, p. 140.

Our bank was opened July 4, 1905. The first day we did only \$500 of business, but we are glad to say that we averaged for the first year over \$50,000, and still better last year. This year we mean to do even more. The future for our enterprise is indeed bright, and we believe our bank is destined to be one of the financial strongholds of our people of this section. We are in a vicinity of activity. And we are endeavoring to get the people to save systematically, which means a business that can be depended upon. So far, we have succeeded nicely and our patronage is steadily growing; we have both small and large accounts numbering possibly 400 or 500.

STATEMENT, AT THE CLOSE OF BUSINESS, DEC. 3, 1907

<i>Resources</i>		<i>Liabilities</i>	
Loans and discounts	\$ 8,545 49	Capital stock paid in	\$ 8,000 00
Overdrafts	57 22	Individual deposits subject to check	6,381 33
Banking house	4,000 00	Time certificates of deposit	1,930 91
Furniture and fixtures	779 00	Certified checks	76 10
Exchanges for clearing house	67 86	All other items of liability, viz	3,100 00
Due from National banks	1,500 44		
Due from State banks and private bankers	3,450 48		
Specie, nickels and cents	470 85		
Paper currency	1,217 00		
Total	\$ 20,088 34	Total	\$20,088 34

Last year our deposits were \$60,000 with a thousand patrons more or less, and this year we wish to do a great deal more; for this reason we solicit your business.

We have recently purchased our banking house, and put in improvements and we are prepared to give you every accommodation consistent to our business. Take a number of shares of our stock at once. If you cannot take as many as you wish, take one or two at any rate. We lend money on easy terms.

Delta Penny Savings Bank, Indianola, Miss.

(Established 1904)

Capital Stock, \$35,000

STATEMENT, OCT. 31, 1907

<i>Resources</i>		<i>Liabilities</i>	
Loans and discounts, etc.	\$ 62,119 08	Capital paid in	\$ 10,500 00
Overdrafts secured	952 65	Surplus	1,000 00
Banking house	5,000 00	Undivided profits	1,814 92
Furniture and fixtures	2,755 50	Demand deposits	61,842 68
Sight exchange	27,711 10	Time deposits	14,450 11
Cash on hand	6,107 20	Bills payable	14,000 00
		Unpaid dividends	440 00
		Cashier's checks	157 82
Total	\$ 104,645 53	Total	\$ 104,645 53

This bank was organized in October, 1904, and opened its doors January, 1905, with total resources of \$12,000. January 1, 1906, total resources had increased to \$35,000; January 1, 1907, total resources had increased to over \$50,000. I herewith enclose you one of our last statements, which will show you that we now have total resources of over \$100,000.

Your readers will likely recall the stir that was created some months ago because President Roosevelt sought to retain a colored woman, Mrs. Minnie Cox, as postmistress at Indianola, Miss. So much disturbance was created that the President finally closed the post office and Mrs. Cox withdrew from the office. In the meantime her husband, Mr. W. W. Cox, was a railway postal clerk. Because of the disturbance Mr. Cox later gave up his position on the railroad, and for a while both of them lived out of Indianola. Some months

ago, however, Mr. Cox determined to open a Negro bank in Indianola, and I can indicate the progress and success of this bank in no better manner than to quote the following sentences which have just come to me from a reliable business man in Mississippi:

"Now with reference to Mr. W. W. Cox, of Indianola, Miss., I beg to advise that no man of color is as highly regarded and respected by the white people of his town and county as he. It is true that he organized and is cashier of the Delta Penny Savings Bank, domiciled there. I visited Indianola during the spring of 1905 and was very much surprised to note the esteem in which he was held by the bankers and business men (white) of that place. He is a good, clean man and above the average in intelligence, and knows how to handle the typical Southern white man. In the last statement furnished by his bank to the State Auditor, his bank showed total resources of \$46,000. He owns and lives in one of the best resident houses in Indianola, regardless of race, and located in a part of the town where other colored men seem to be not desired."

Progress Savings Bank, Key West, Fla.—Established 1905. Stockholders, 44; business done in 1906-7, \$800; total paid up capital, \$450.

This institution commenced with only \$50 capital about two years ago. The death of its principal founder, Mr. J. R. Shackelford, a few months after its organization greatly retarded its progress. However, there is light ahead.

Southern Bank, Jackson, Miss.

(Established 1906)

The bank, though but one year old, is in a prosperous condition, having earned 22 per cent upon average capital employed. A great deal of good has been done for the colored people, through this bank by inducing the people to save their earnings, as will be shown from the following statement as made to the stockholders.

The Board of Directors ordered that the earnings be retained in the bank during the present financial panic throughout the country:

STATEMENT SHOWN

<i>Resources</i>		<i>Liabilities</i>	
Cash.....	\$12,653 77	Capital stock.....	\$10,000 00
Furniture and fixtures.....	4,107 43	Dep. Sub. stock.....	27,643 52
Expense.....	467 77	Savings deposits.....	11,369 52
Loans and discounts.....	4,049 69	Undivided profits.....	2,210 84
Mortgage loans.....	21,518 96	Cashier's checks.....	80 05
Due from banks.....	8,064 27	Bills payable.....	103 33
Bills receivable.....	95 00		
Total.....	\$51,456 89	Total.....	\$51,456 89

American Trust and Savings Bank, of Jackson, Miss., which I have the pleasure to represent, opened its doors about two years ago with a paid up capital of only \$2,700 and deposits of only \$41,000.

This same bank that had such a small beginning in two years' time earned 23 per cent dividend for the first year, and thereby startled the Mississippi banking world, while the Negro bankers sat back wreathed with smiles of joy, and the second year this same little bank earned 28.8 per cent; paid to its stockholders on the fifth day of last February, 20 per cent dividends in cash and placed 8.8 per cent to surplus, after paying all expenses for the year which was the largest dividend earned and paid in the State of Mississippi, where Mr. Vardaman wields the scepter of state and sometimes shapes the destinies of men. And, now in its third year's work, the American Trust and Savings Bank has already earned, since February 5th (which marks the beginning of

its third fiscal year), the year being only half gone and the capital much larger on which to earn this year than last,—12 per cent after paying all expenses.*

The Knights of Honor of the World Savings Bank was organized in 1902, and was domiciled at Vicksburg, Miss., being the pioneer bank of the State; in 1903, it was decided to change the location to Greenville, Miss., which was done, the Lincoln Savings Bank succeeding it at Vicksburg.

The Knights of Honor Bank is capitalized at \$10,000, with nearly one-half of the stock paid in; we have a deposit account of nearly \$13,000, there being a greater demand just at this season for cash than for deposit slips. Our business is, as I am told, like most institutions working on a small capital, confined principally to chattel mortgages and short loans, they being a source of greater revenue and quicker returns.†

People's Bank and Trust Co., Muskogee, I. T.—Established 1906. Stockholders, 14; 200 acres of land and several lots in Indian Territory.

Penny Savings Bank, Columbus, Miss.

Statement of the Penny Savings Bank of Columbus, Miss., Oct. 10, 1907

<i>Resources</i>		<i>Capital Stock, \$10,000</i>		<i>Liabilities</i>	
Loans and discounts on personal endorsements, real estate or collateral securities.....	\$ 6,082 53			Capital paid in.....	\$ 1,920 00
Overdrafts secured.....	71 70			Undivided profits.....	233 96
Furniture and fixtures.....	1,085 00			Individual deposits subject to check.....	7,124 05
Expenses.....	216 28			Time certificates of deposit.....	1,716 24
Sight exchange.....	692 50			Cashier's checks.....	282 00
Cash on hand.....	3,128 24				
Total.....	\$ 11,276 25			Total.....	\$ 11,276 25
Of the above amount of loans and discounts—					
To officers of the bank.....			\$514 70		
To directors of the bank.....			240 00		
To stockholders of the bank.....			473 45		

The Forsyth Savings and Trust Co., Winston-Salem, N. C.

(Established 1907)

We have done a business of more than \$75,000 since we opened in May of this year (1907). Total paid up capital, \$1,354; capital subscribed, \$10,000, to be paid in ten annual installments.

This movement originated with Prof. S. G. Atkins. A temporary organization was formed in 1906, January. We tried various plans to raise the money necessary to open a bank under State laws. Finally we appealed to Hon. J. C. Buxton, State Senator from this county, who secured a special act from the General Assembly of North Carolina in January, 1907. We elected officers in February, 1907, and opened our doors for business May 11, 1907.

AT CLOSE OF BUSINESS, DEC. 24, 1907:

<i>Resources</i>	
Loans and discounts.....	\$ 6,695 04
Fixtures, furniture, etc.....	313 71
Cash due from other banks.....	1,508 85
In safe in office.....	257 27
Other cash.....	1,500 00
Total.....	\$ 10,274 87

* National Negro Business League, 1906, pp. 180-1.

† National Negro Business League, 1906, p. 174.

Economic Co-operation Among Negro Americans

Liabilities

Cash capital.....	1,354 00
Time deposits.....	4,297 45
Deposits subject to check.....	2,547 77
Bills payable.....	2,000 00
Undivided profits.....	75 65

Total \$10,274 87

FROM MAY 11, TO DEC. 24, 1904:

Total receipts from all sources.....	47,423 79
Paid out for all purposes.....	44,157 67

Volume of business..... \$91,581 46

Earnings from real estate loans.....	\$ 173 01
Earnings from all other sources.....	211 88

Total earnings \$ 384 89

Expenses

Salary.....	\$ 148 29
Rents.....	55 50
Interest on time deposits.....	26 09
Telephone.....	21 93
Recording papers.....	14 50
Printing and Ads.....	15 09
Supplies and sundries.....	22 99
Fuel.....	4 85

Total expense \$ 309 24

Balance from earnings \$ 75 65

G. U. O. Galilean Fishermen Consolidated Bank, Hampton, Va.

Report of the condition of the Grand United Order of Galilean Fishermen Consolidated Bank, at the close of business on the 22d day of August, 1907:

Resources

Loans and discounts.....	\$19,903 12
Overdrafts.....	680 49
Other real estate.....	6,033 53
Furniture and fixtures.....	1,914 46
Checks and other cash items.....	179 21
Due from National banks.....	156 24
Due from State banks and private bankers.....	692 98
Specie, nickels and cents.....	1,749 28
Paper currency.....	2,089 00

Total \$33,398 31

Liabilities

Capital stock paid in.....	\$ 8,695 79
Undivided profits, less amount paid for interest, expenses and taxes.....	233 14
Dividends unpaid.....	13 32
Individual deposits subject to check.....	21,456 06
Bills payable.....	3,000 00

Total \$33,398 31

Authorized capital stock \$100,000

St. Luke Penny Savings Bank, Richmond, Va.

STATEMENT AT THE CLOSE OF BUSINESS, DEC. 3, 1907:

Resources

Loans and discounts.....	\$20,987 69
Stocks, bonds and mortgages.....	5,000 00
Banking house.....	28,000 00
Furniture and fixtures.....	3,798 73
Exchanges for clearing house.....	265 47
Due from National banks.....	4,828 06
Due from State banks and private bankers.....	100 00
Specie, nickels and cents.....	5,942 45
Paper currency.....	3,641 00
All other items of resources, viz.....	3,305 90

Total \$76,839 30

Liabilities

Capital stock paid in.....	\$20,147 03
Surplus fund.....	3,500 00
Undivided profits, less amount paid for interest, expenses and taxes.....	2,488 00
Dividends unpaid.....	15 50
Individual deposits subject to check.....	19,380 22
Demand certificates of deposit.....	31,308 55
Time certificates of deposit.....	31,308 55
Bills payable.....	
All other items of liability.....	

Total \$76,839 30

The Union Savings Bank, Vicksburg, Miss.

Stockholders, 100; business 1906, \$250,000; 1907, \$300,576.45; total paid up capital, \$10,000.

STATEMENT MADE OCTOBER 10, 1907:

<i>Resources</i>		<i>Liabilities</i>	
Loans and discounts	\$ 42,010 60	Capital and surplus	\$ 9,603 96
Overdrafts secured	205 46	Undivided profits	672 30
Furniture and fixtures	2,008 67	Individual deposits	35,376 89
Cash on hand	5,774 41	Time deposits	10,802 91
		Bills payable	2,775 00
		Unpaid dividends	28 08
		Cashier's checks	50 00
Total	\$ 49,999 14	Total	\$ 49,999 14

The Capital City Savings Bank, Little Rock, Ark.

(Established 1903)

We are lending money to the Negro men of the city; we are securing them credit and accommodation with wholesale houses which they never enjoyed before. We are redeeming homes for many Negroes who, in a measure, had lost them. At the close of 1905 the entire loss of the first year had been covered, and a dividend of $4\frac{1}{2}$ per cent declared. Our growth has not been anything like phenomenal, but steady and firm. At the close of business, in 1903, our deposits were \$12,000; 1904, \$20,000; 1905, \$27,000; July 31, 1906, \$45,000.

We started out with one salaried employee, we now have five. The Insurance Department, within less than two years, had passed through the bank \$20,000, and besides, serving as a financial adjunct to the bank, furnishes employment to 120 young Negroes. Salaries range from \$6 to \$20 per week.

Summing up the whole thing in a nutshell, get up and hustle, some money and the co-operation of those interested, have made our bank a success.*

There are, then, in the United States forty-one Negro banks; twenty-seven of these have a capital of \$506,778 paid in; twenty-five have \$1,387,429 on deposit, and the total resources of twenty-seven of the banks are \$1,197,005.

Section 15. Co-operative Business

The history of co-operative business among Negroes is long and interesting. To some it is simply a record of failure, just as similar attempts were for so long a time among whites in France, England and America. Just as in the case of these latter groups, however, failure was but education for growing success in certain limited directions, so among Negroes we can already see the education of failure beginning to tell.

How co-operation began in church, school and beneficial society, we have already seen. During slavery a kind of quasi co-operation was the buying of freedom by slaves or their relatives. In Cincinnati, for instance:

In 1835 there were in Cincinnati, the center of the colored population in Ohio, 2,500 colored people of this number, 1,195 had once been slaves, and had gained their freedom by purchase, manumission or escape; 476 had bought their freedom at an expense of \$215,522.04, making the average price of each person \$452.77. Some had earned their purchase money while still in slavery by working Sundays, cultivating a little patch of ground which had been allowed them by their masters, and by hoarding the small gifts which would from time to time be given the slaves. Sometimes an indulgent master would allow a favorite slave to buy his time; he would then hire himself on a neigh-

* National Negro Business League, 1906, pp. 185-6.

boring plantation, making some profit by the transaction. Others were permitted to go North, where they would have more opportunity to earn money, and here, by dint of hard work and most exacting economy, they would manage to collect the price of their liberty. In 1835 there were a large number in Cincinnati thus working out their freedom, the masters retaining their "free papers" for security. One woman paid for herself \$400, and then earned enough to buy a little home valued at \$600, every dollar earned by washing and ironing. The majority of freedom earners, as soon as their own was paid for, at once began to work for the freedom of a father, mother, brother or sister, who were still in slavery. Four-fifths of the colored people in that city had members of their families yet in bondage. Of course, it was only the kinder and more indulgent masters who would allow slaves to work their freedom.*

We can best see the state of co-operative business among the Negroes by studying the experience of a single city, and then turning to a more general survey.

Baltimore†

From the testimony of many persons, the colored people of Baltimore appear to have been actively engaged in all manner of business ventures even before the Civil War. These ante-bellum enterprises were carried on generally by individual ownership. But immediately after the Civil War, numerous co-operative movements sprang up among the people all over the city. Co-operative grocery stores, coal yards, beneficial societies and other kinds of business met with marked success for short periods, but each one in its turn finally failed owing either to lack of capital or trained business management or both. The experience of these earlier business undertakings, like that of the later ones, seems to show that the patronage of the colored people, both as stockholders and consumers, has never been withheld from any business, launched by colored men, that showed the slightest stability or promised reasonable values for money expended. Indeed the faith of our people in standing by co-operative enterprises in face of the signal failures of co-operative undertakings among us here, is most remarkable. And at the present time, so ready and willing is the support of the masses of the people, that the most pessimistic would hesitate to say that the dozen or more co-operative enterprises now doing business will not come through all right. Aside from two secret orders, the Masons, who own a public hall on North Eutaw street, and the Nazarites, who own one on North Calvert street, and a few charitable institutions, the only successful business carried on in the past has been by individuals. Of flourishing establishments of all kinds, conducted by individuals, we have a great many.

Why the individual has succeeded while his co-operative neighbor failed is not to be answered here. But, that one, in reading the following sketches of co-operative undertakings, may not marvel that the same causes for failure are given in nearly every case, we will set forth briefly the cause of these recurring causes.

The first cause generally assigned for failure is lack of capital. This is certainly a real obstacle and well nigh impossible to be avoided. An organization on its first legs, so to speak, gets its capital from a people reluctant to part for a short time with their hard wrought savings, and when the enterprise in the stress of losses and current demands needs additional aid, its stockholders,

* Hickok: The Negro in Ohio, pp. 111-112.

† Report by Mr. Mason A. Hawkins of the Baltimore High School.

becoming panic stricken, refuse to invest more money and thus lose all. It has been a hard lesson for the colored stockholder to learn, viz: that a non-paying enterprise might be made prosperous by the addition of more capital. This, however, is not surprising when one considers the poverty of the stockholders. He clings every time to what he has.

A second cause is the lack of trained managers and workers. This also is a real cause, which still obtains, because our small business concerns have not had time either to graduate persons capable of managing large business or any large number of trained helpers, and the opportunity is not elsewhere afforded.

Of the several causes assigned for failure these are the chief. And they must continue the causes for some time to come. And yet in spite of these real causes, I believe that co-operative stores, like those of England, where the stockholders are taught economy, and co-operative building associations that will build or remodel dwellings to house poor people comfortably and cheaply, ought to be possible even now.

One general criticism might be made against all co-operative movements of the past. That is, the promoters were too anxious to begin business and did not wait until the stockholders had paid in sufficient money to insure a fair beginning. Of the enterprises cited below, in no case was there more than 25 per cent of the capital stock available at the opening of the business, and in the majority of cases it was much less. If the opening of the business could be delayed until sufficient capital was actually in hand; if this capital could be held indefinitely and the management placed in the hands of competent persons, the success of these movements would have been assured. But in many cases there have been no competent managers. In other cases the stockholders either ignorantly or otherwise failed to select the best men available. And in a number of cases, especially is this true of building associations, the stockholders have withdrawn their money prematurely. Almost without exception these enterprises, without providing a surplus for increasing business, declared exorbitant dividends. It is said in some quarters that dividends had to be made in order to satisfy the clamor of subscribers of stock. No doubt this explanation is in part true; but ignorance of sound business principles is the chief reason for declaring dividends so large and so early in the history of a company.

There are some people, naturally, who think that the promoters of these enterprises cheated the people and themselves benefited. Without attempting to prove the honesty of every promoter—some have been dishonest—the causes already assigned, small capital, lack of trained managers, lack of trained helpers, lack of almost everything that means success, are sufficient reasons for the failure of co-operative enterprises among us in the past.

Without further comment, I will give such information as has appeared to me reliable, although in some instances it may seem somewhat indefinite.

Douglass Institute

Prior to the war, the colored people of Baltimore had no place, aside from the churches in which to hold public entertainments. To meet this need several colored men, John H. Butler, Simon Smith and Walter Sorrell, formed a partnership and purchased in 1863 a large three-story brick building on Lexington street, near North, and had it converted into a hall. They named it Douglass Institute, after the grand old man from Maryland. Besides public entertainments of all sorts, the hall was used as a meeting place for fraternal

orders. Douglass Institute remained as such for twenty years. It was finally owned by J. H. Butler. It is now used as an engine house, having been remodelled for that purpose. During the period of its use as a hall, it was the scene of many brilliant social gatherings and the home of the old style literary assembly.

The Chesapeake Marine Railway and Dry Dock Co.

The Chesapeake Marine Railway and Dry Dock Co., a company owned and controlled by colored men, was organized in the year 1865. The company was capitalized at \$40,000. The stock was divided into 8,000 shares at \$5 a share. The corporation lived for a period of eighteen years or from 1865 to about 1883. The company was for many years very successful.

Causes which brought the corporation into existence are these: The white laboring classes of Maryland organized a movement to drive all free Negro labor out of the State. The Negroes had for many years done all the caulking, a very profitable employment, and also a business for which Baltimore had become famous. Besides this, they were very successful as stevedores, and naturally had a large monopoly of the domestic work. The whites tried to compel the ship yards to discontinue the employment of Negro caulkers. But the 200 or 300 colored caulkers were the most proficient in the State, consequently the owners of ship yards could not afford to take the less competent white labor. Failing in their effort to get them out of the work by this means and failing to get a bill passed by the State Legislature, compelling all free Negroes to leave the State or choose a master, the whites resorted to brute force. Without police protection the colored men were fast being driven out of the ship yards by the white mobs that attacked them as they went home from work, when further attacks of the mob were rendered unnecessary by the ultimate agreement of the white ship carpenters not to work in any ship yard where colored caulkers were employed. As there were few or no colored ship's carpenters, the colored caulkers were thrown out of the yards.

The movement to procure a yard of their own was started by a number of colored men. Meetings were held throughout the city with the result that finally \$10,000 were raised. Prominent among the promoters of this organization were: John W. Locks, Isaac Myers, George Meyers, Joseph Thomas, James Lemmon, Washington Perkins, and John H. Smith, who paid the first dollar in the organization. Mr. Smith is the only one of the promoters still living. It is he, who just related to me, with a memory green and full as of the events of early youth, the remarkable struggle of this early Negro enterprise.

A ship yard, situated at the corner of Philpot and Point street, said to be the spot where Frederick Douglass sat on a cellar door and studied his spelling book, owned by N. Muller, was bought for \$40,000. The \$10,000 already paid for stock was paid for the property and the balance through a mortgage of \$30,000 to Wm. Applegarth on the yard, etc. At the time the yard was bought the majority of the corporation thought it was fee simple property, but instead there was a ground rent of \$2,000 a year. However, the opinion is, that this was the only available place.

In the first year of the company's existence, it did a much larger business than its most sanguine supporters had expected. In its second and third years it held Government contracts besides many other large contracts. In the fourth year the Government work was lost to the white caulkers because of the fact that the colored company could not compete with the whites, the col-

ored caulkers refusing to work for a lower rate of wages. Nevertheless, business was prosperous and in five years the entire mortgage of \$30,000 with interest at 6 per cent per annum, a bonus of \$1,000 a year, which they had agreed to pay so long as a part of the mortgage was unpaid, \$2,000 a year ground rent, and the wages of from 100 to 200 men earning from \$2 to \$3.50 per day besides other expenses, were paid with the help of a small additional loan.

In the sixth year of the company's history, a stock dividend was declared; that is, the remaining unsubscribed stock was divided among the stockholders in proportion to the amount and age of their holdings. There had been subscribed and paid in all told \$14,000. In the seventh year a 10 per cent dividend was paid, and for four years thereafter dividends of from 4 to 10 per cent were paid.

Wrangling over offices the first two years caused loss. Desertion of the white boss carpenter came next, followed by his men and colored caulkers, together with the loss of a number of patrons; the desertion of the colored manager, Samuel Dogherty, with his followers next occurred, and other minor desertions caused the company loss of money and prestige.

After twelve years a series of mishaps—wearing away of the fixed capital—for which no precaution had been taken, occurred. The larger of two railways used for docking ships wore out. It took one year to repair it at a cost of \$6,000. The white firm that repaired it left a flaw, which later caused the ship yard a loss of much money and prestige. Ships, in several instances, were wedged in the track and were extricated only at a great cost and delay.

The lack of trained managers was also another hindrance. The colored caulkers were most experienced workmen, but none had had any training or experience in the role of manager. But the final and greatest cause was the refusal of the owners of the ground to release the yard to the colored company except at an enormous rate of increase. The ground rent was doubled; that is, instead of \$2,000 they now demanded \$4,000. With the change which had now come about in the construction of ships from wooden bottoms to steel and with the increasing number of ships of larger tonnage which could not be accommodated by the company, the management of the Chesapeake Marine and Dry Dock Co. gave up business.

The stockholders lost outright. It is said, however, that the loss of no one person was great as the stock was very widely distributed.

The organization of the ship company saved the colored caulkers, for they are now members of the white caulkers' union. The failure of the whites in driving out the colored caulkers put an end to their efforts to drive colored labor out of other fields. And although the company failed, it must surely have been an object lesson to the whites as well as to the blacks of the power and capability of the colored people in their industrial development.

Cash accounts of three later years follow, showing the main causes of ultimate failure:

1. High wages.
2. Few repairs.
3. Rent.

The concern lost money in the Freedman's Bank.*

* Cf. Section 14.

	1876	1879	1880
Total business.....	\$ 27,454.95	\$ 20,688.78	\$ 27,783.42
Cash receipts and balances.....	26,010.32	19,969.18	26,472.53
Paid out—			
Wages.....	12,912.43	11,419.95	14,764.75
Ground rent.....	2,088.06	2,062.43	2,003.38
Taxes.....	467.22	125.87	496.83
Repairs.....	234.15	176.47	180.52
Material.....	7,366.54	4,589.36	5,246.32
Miscellaneous.....	2,563.75	1,466.16	2,472.29
Dividends.....			1,231.16
Total.....	\$ 25,632.15	\$ 19,790.24	\$ 26,395.25
Balance.....	(Dec. 23) 378.17	(Dec. 27) 178.94	(Dec. 24) 577.28
Bills receivable.....		611.66	597.00
Material on hand.....		1,200.00	1,200.00
Bills payable.....		1,361.99	1,423.91
Sinking fund.....	2,000.00		

Co-operative Stores, 1865-1870

Upon the testimony of several reliable persons we are informed of the organization of numerous co-operative stores during the period immediately following the Civil war, 1865-1870. They are said to have lived for short periods but appeared prosperous while they lasted. A man by the name of Deaver is mentioned as the manager for one of these stores.

Following the period of co-operative stores there sprang up several years later a Co-operative Building and Loan Association.

Samaritan Temple

About 1880 a secret order known as the Good Samaritans formed a joint stock company. The stock was sold to individuals and lodges. A building, situated at the corner of Saratoga and Calvert streets, was purchased for \$10,000. The original price, \$20,000, was halved by placing a mortgage of \$10,000 on the ground, subject to an annual ground rent. The hall was unusually large, extending half the block on Saratoga street, five stories high, with a width of 30 feet or more on Calvert street. The ground floor was left for business purposes, the second and third floors for halls proper, and the rest of the building as lodge rooms.

From the general use made of the entire building the company should have realized a handsome profit. It is now impossible to discover what the profits were or what losses the stockholders sustained. After having the property for twenty years it slipped out of control of the stock company. Some of the promoters of the project were: George Meyers, Wm. E. Wilkes, J. Seaton, J. M. Ralph, I. Oliver, W. H. Chester.

The Afro-American Ledger

The Afro-American Ledger, a weekly paper, was started in 1891 by the Rev. Wm. Alexander and half a dozen others associated with him. The paper circulated at first largely among the Baptist communicants and was regarded as the Baptist organ. From a financial standpoint it was very successful, numbering at the time of its failure 2,500 paid subscribers. Its failure was caused by the failure of the Northwestern Family Supply Co., which had bought a controlling interest in the paper and paid for the same by an issue of its stock to the original owners of the paper, resulting, unfortunately, in a

total loss to them, as the stock of the Northwestern Family Supply Co. was worthless in 1895. *The Afro-American Ledger*, however, was revived under another management, and is today the chief colored organ of the State.

The North Baltimore Permanent Building and Loan Association

This Association was organized in 1893 with a capital stock of \$10,000. At its height it had about forty-five members. Of the \$10,000 capital not more than \$5,000 was paid in. At the expiration of six years the company was dissolved without material loss to any one.

Rev. G. R. Waller was for five years president of the Association. Other prominent members were: Benjamin Hamilton, Wm. Fisher, Secretary; G. W. Dyer, Treasurer.

The Association owned in its own name one large dwelling on Courtland street, near Franklin. This dwelling was used as the office of the Association and as a night school, which was conducted by the President, Mr. Waller, and other members of the Association.

The cause which brought the corporation to an untimely end was the lending of money to members on their notes with their stock as security. This practice resulted in a gradual retirement of the stock—the notes were never paid—and the collapse of the company.

The Northwestern Family Supply Co.

The Northwestern Family Supply Co., the largest co-operative undertaking since the failure of the Chesapeake Marine Railway and Dry Dock Co., and possibly the largest in its circulation among the people in the history of co-operative enterprises among the Negroes of Baltimore, was started in 1894 by a pork butcher, colored, of Lafayette Market. As the name suggests, the company dealt in a full line of groceries, meats and other necessities.

The company was capitalized at \$50,000. Stock was sold at \$5 and \$10 a share. It is difficult to say just how much was actually paid in when business began; but at the high tide of success there are said to have been 2,000 members.

The main store was located on Fremont avenue, near Lafayette, and three branch stores were located in different sections of the city. That the company did a very large business is also attested by the six or seven delivery wagons which were kept busy delivering goods to all parts of the city. The manager, Mr. Daly, says that one month the gross receipts were \$10,000. Exorbitant dividends of from 10 to 20 per cent were paid.

From the extensive membership, from the very nature of the business, here was a company that promised flattering success. But never was permanent success less probable nor wanton ignorance of simple business principles more rampant. Had there been only a fair amount of correct business principles applied in the management of its stores, the Northwestern Family Supply Co. might have been in existence today, a giant business establishment of the city and a credit to the race. But nobody knew anything. The clerks in the stores could not wrap bundles or weigh out 16 ounces to the pound. The butchers—they were all butchers—could not cut meat; the buyers knew nothing of buying; there was needless loss on every hand. The general manager, unable to neglect his own business, left the unwieldy plant without active management. Add to these causes the final blunder, each stockholder was allowed to deal out in goods the amount he had paid in stock, and the wonder is that the corporation lasted two years. The inevitable crash came with almost a total loss to the stockholders that had not dealt out their stock in goods.

A very great benefit, however, is claimed for the Northwestern Family Supply Co. It is said to have implanted in the breasts of the colored people a hankering after business of their own. This much is certain: the seed has been sown by some means, for numerous little stores of all kinds, but chiefly grocery stores, are scattered throughout the northwestern section of the city.

The Lexington Savings Bank

Following in the wake of the Northwestern Family Supply Co., came the Lexington Savings Bank. It was organized in 1895 by Lawyer E. J. Waring, who was made its President. Some of the stockholders were: E. J. Waring, J. H. Murphy, Julius Johnson and others. Its capital stock was \$25,000, but it started business with not more than \$5,000, \$2,500 of which was controlled by the President. Of the amount held by Mr. Waring \$2,000 belonged in equal parts to two white men, Messrs. Cooper and Singer. The bank did business satisfactorily for a short period. The first large deposit, a deposit of \$100, was made by Mr. J. H. Murphy. After something less than a year the bank was compelled to close its doors. The failure was caused by the loaning of money on insufficient security. The loss to depositors and stockholders was insignificant. It is said Messrs. Cooper and Singer lost nothing, but that the President was bankrupted through his business manipulations.

Although the money loss was slight, the confidence and credit of Negro business enterprises and the faith of Negroes themselves in them, were shaken as by nothing else because of the confidence and admiration in which Mr. E. J. Waring was held.

The Home Shoe Co., and The Lancet Publishing Co.

The last chapter of defunct stock companies can be told in a word: lack of capital, lack of active business management, and in case of the first, lack of prudence on the part of the Board of Directors.

Both of these companies were started about the same time, February, 1902, and were located in the same building, 600 North Eutaw street. The Home Shoe Co. was capitalized at \$3,000, to deal in men's, women's and children's shoes. The store was opened in mid-season, the middle of August, before \$1,000 of the capital stock had been paid in. Bad judgment in the selection of employees, bad site for store and insufficient capital, were causes of the failure.

For several months a fairly good business was done, but the money had simply to be turned back into stock to increase the line of goods. When the time came to put in the spring stock, the capital was insufficient and business gradually dwindled until late in the summer, the corporation sold out to one of its members for 6 cents on the dollar.

The total amount of capital paid in was \$1,700. The loss was confined almost entirely to the twelve Directors, who were the original founders.

The Lancet Publishing Co., job printers and publishers of a weekly, lasted until November, 1905. The plant was owned by nine or ten men, who lost 90 per cent or more of all they had invested. The exact amount of the loss is not available.

One possibly depressing feature about the failure of these two companies is that they were managed and owned by the most intelligent colored men of the city, lawyers, doctors, school teachers and business men. But almost without exception these men had no knowledge of the particular business at hand; so that, so far as these enterprises were concerned, they were just as ignorant as the unlettered masses.

The following is a list of certain typical co-operative business conducted by Negroes in the United States. It is not, of course, anything approaching a complete list:

(a) *Productive Co-operation.*

1. Florida Printing and Improvement Co., Jacksonville, Fla.
2. Hill Horseshoe and Overshoe Co., Denver, Col.
3. Spencer Red Brck Co., Spencer, N. Y.
4. Savannah Mattress Co., Savannah, Ga.
5. Black Diamond Development Co., Chicago, Ill.
6. Crescent Manufacturing Co., Lynchburg, Va.
7. Brown Manufacturing Co., Los Angeles, Cal.
8. Western Repair Automobile Co., Washington, D. C.
9. Golden Chest and Freeman Mining Co., Denver, Col.
10. Star Coal Co., Des Moines, Iowa.
11. The Rolesville Colored Saw Mill Co., Raleigh, N. C.
12. Bruno Manufacturing Co., Boston, Mass.
13. Razor Strop and Leather Goods Co., New York, N. Y.
14. Lewis Cigar Co., Philadelphia, Pa.

(b) *Co-operation in Transportation.*

1. Colored Railroad, Wilmington, N. C.
2. Automobile Co., Nashville, Tenn.
3. North Jacksonville Street Railway, Town and Improvement Co., Jacksonville, Fla.

(c) *Distributive Co-operation.*

1. Afro-American Co., Baltimore, Md.
2. Warren Hot Springs Furniture and Undertaking Co., Hot Springs, Ark.
3. Relief Joint Stock Co., Little Rock, Ark.
4. Cordele Enterprise, Cordele, Ga.
5. Colorado Springs Mercantile Co., Colorado Springs, Col.
6. Commercial Pioneer Institution, Cambridge, Mass.
7. Wyandotte Drug Co., Kansas City, Kan.
8. Women's Exchange, Frankfort, Ky.
9. Sandy W. Trice & Co., Chicago, Ill.
10. Tribune Publishing Co., Oklahoma City, Okla.
11. Savannah Pharmacy, Savannah, Ga.
12. The People's Drug Store, Cleveland, Ohio.
13. The People's Shoe Co., Atlanta, Ga.
14. Iowa State Bystander Co., Des Moines, Iowa.
15. Farmers' Improvement Co., Paris, Tex.
16. Philadelphia Storage and Cleaning Co., Philadelphia, Pa.
17. Afro-American News, Marlin, Tex.
18. The Artesian Drug Co., Albany, Ga.
19. The Advocate Publishing Co., Portland, Ore.
20. Commercial Shoe Co., Macon, Ga.
21. Colored Business Men's Association, Indianapolis, Ind.
22. The Students' Tea Co., Richmond, Va.
23. The Kansas City Embalming and Casket Co., Kansas City, Kan.
24. People's Trading Co., Albany, Ga.
25. Union Publishing Co., Atlanta, Ga.
26. Gate City Drug Store, Atlanta, Ga.
27. People's Shoe Co., Savannah, Ga.
28. Savannah Shoe and Mercantile Co., Savannah, Ga.
29. Little Dan Publishing Co., Americus, Ga.
30. Franklin County Colored Fair Association, Frankfort, Ky.
31. Bugle Publishing Co., Frankfort, Ky.
32. Woman's Loyal League, Grand Rapids, Mich.
33. The Weldon Co., Brooklyn, N. Y.
34. New York Age Publishing Co., New York, N. Y.
35. Record Publishing Co., Richmond, Va.
36. Capitol Shoe Co., Richmond, Va.
37. St. John's Intermediate Relief, Norfolk, Va.
38. People's Drug Co., Lynchburg, Va.
39. Mercantile Co., Marlin, Tex.
40. Langston Mercantile Association, Langston, Okla.

41. The Raleigh Co-operative Grocery Store, Raleigh, N. C.
42. Co-operative Grocery Store, Louisiana, Mo.
43. Pulliam Grocery Co., Talladega, Ala.
44. American Swiss Commercial Co., Los Angeles, Cal.
45. Afro-American Co-operative Co., Los Angeles, Cal.
46. Canadian Second-Hand Store, Los Angeles, Cal.
47. California Publishing Co., Los Angeles, Cal.
48. Sunset Investment Co., Los Angeles, Cal.
49. Green Willow Park Association, Washington, D. C.
50. Lake View Park Association, Washington, D. C.
51. National Amusement Co., Washington, D. C.
52. National Colored People's Co-operative Union, Washington, D. C.
53. Jane Moseley Steamboat Co., Washington, D. C.
54. Sunny South Amusement Co., Washington, D. C.
55. The People's Advocate, Washington, D. C.
56. Colored American Loan Co., Denver, Col.
57. Afro-American Co-operative Concern, Athens, Ga.
58. Canadian Employment Co., Des Moines, Iowa.
59. Douglass Improvement Co., Des Moines, Ia.
60. Superior Laundry Co., Des Moines, Iowa.
61. Electric Carpet Dusting Co., Des Moines, Iowa.
62. Hyde Carpet Cleaning and Moth Exterminator Co., Des Moines, Ia.
63. Colored American Steamboat Co., Norfolk, Va.
64. White Light Bicycle Co., Norfolk, Va.
65. Virginia Laundry, Norfolk, Va.
66. Women's Business Association, Norfolk, Va.
67. Women's Exchange, Norfolk, Va.
68. Satisfied Orchestra, Ft. Worth, Tex.
69. Ft. Worth Silver Cornet Band Co., Ft. Worth, Tex.
70. Woman's Grocery Co., Richmond, Va.
71. Hercules Co., Huntington, W. Va.
72. Hampton Supply Co., Hampton, Va.
73. Weekly Saving Co., Lynchburg, Va.
74. Tidewater Union Undertakers, Norfolk, Va.
75. Tri-City Auto Co., Norfolk, Va.
76. Oil City Grocery Co., Beaumont, Tex.
77. Oil City Drug Co., Beaumont, Tex.
78. Workingmen's Co-operative Union, Hampton, Va.
79. Bay Shore Hotel, Hampton, Va.
80. Parkwood Cemetery Association, Chicago, Ill.
81. Afro-American News Office, Chicago, Ill.
82. Wyandotte Mercantile Co., Kansas City, Kan.
83. Wyandotte Cemetery Co., Kansas City, Kan.
84. Excelsior Grocery Co., Boston, Mass.
85. Franklin Burial Association, Boston, Mass.
86. Public Cash Grocery Store, Boston, Mass.
87. E. B. Haskins Tailoring Co., Boston, Mass.
88. Coffey & Jerido, Ice Cream Dealers, Boston, Mass.
89. Armory Hill Carpet Cleaning Co., Boston, Mass.
90. Amory Hill Carpet Cleaning Co., Springfield, Mass.
91. People's Coal Co., Baltimore, Md.
92. Queen Commercial Enterprise, Baltimore, Md.
93. Druid Hill Hand and Steam Laundry, Baltimore, Md.
94. Good Hope Joint Stock Association, Baltimore, Md.
95. St. Paul Window Washing Co., St. Paul, Minn.
96. Colored Co-operation of America, Ithaca, N. Y.
97. New Amsterdam Musical Association, New York, N. Y.
98. The Weldon Realty Co., New York, N. Y.
99. True Reformers' Burial Association, New York, N. Y.
100. United Benevolent Association, New York, N. Y.
101. Colored Grocery Co., Augusta, Ga.
102. Greenwood Grocery Co., Greenwood, S. C.
103. J. H. Zedricks & Co., Chicago, Ill.

(d) *Real Estate and Credit.*

1. Industrial Realty and Investment Co., Terre Haute, Ind.
2. Twin City Realty Co., Winston-Salem, N. C.
3. Western Realty and Land Co., Tulsa, Ind. Ter.
4. Masonic Building Association, Savannah, Ga.
5. Pickens Realty and Trust Co., Muscogee, Ind. Ter.
6. Union Investment Co., Jacksonville, Fla.
7. The Pioneer Real Estate Co., Omaha, Neb.
8. The Queen Improvement Co., Baltimore, Md.
9. Samaritan Joint Stock Association, Baltimore, Md.
10. Nazarene Joint Stock Co., Baltimore, Md.
11. West End Loan and Investment Co., Baltimore, Md.
12. Metropolitan Realty Co., Baltimore, Md.
13. Industrial Loan Realty Co., Minneapolis, Minn.
14. United Realty Co., New York, N. Y.
15. Building and Loan Association, Hampton, Va.
16. Cambridge Realty Association, Cambridge, Mass.
17. The Organ Realty Investment Co., Houston, Tex.
18. The Afro-American Real Estate Co., Baltimore, Md.
19. Douglas Investment Co., Pittsburg, Pa.
20. Pittsburg Savings and Investment Co., Pittsburg, Pa.
21. Gold Real Estate and Investment Co., Pittsburg, Pa.
22. Eureka Investment Co., Philadelphia, Pa.
23. Pacific Investment Co., Philadelphia, Pa.
24. Home Extension Co., Philadelphia, Pa.
25. Banner Realty Co., Philadelphia, Pa.
26. Rhode Island Investment and Loan Co., Newport, R. I.
27. Real Estate Co., Montgomery, Ala.
28. Southern California Real Estate and Investment Co., Los Angeles, Cal.
29. The Citizen's Investment Co., Denver, Col.
30. Western Loan Association, Denver, Col.
31. Hyde Real Estate and Investment Co., Des Moines, Iowa.
32. Enterprise Investment Co., Des Moines, Iowa.
33. Afro-American Realty Co., New York, N. Y.
34. The Mohawk Realty Co., Cleveland, Ohio.

Most of these are now in operation, although some few may have recently suspended. A great many firms are of a semi-co-operative nature, but we are studying those with a number of co-operators—always three or four, and usually from ten to 100 or more. There follow many instances of living and defunct enterprises, illustrating the varying kinds of attempts:

Productive Co-operation

This is, of course, the most rarely successful, as the history of co-operation among all nations proves:

The Coleman Manufacturing Company was established in 1897, in Concord, N. C., by several colored men, represented by a President and a Board of Directors. They went to work calmly to see whether or not the colored people throughout the United States were interested in organizations of that kind, and the influx of letters and money that came in tells me, and tells you and every one, that the Negro is interested in a cotton factory and has one built there in North Carolina, and is going to build another one next year. The plant of the Coleman Manufacturing Company is valued at \$100,000, is a three story brick structure that you can set Parker Memorial Hall in the corner of.

It has a 270 horse power Corliss engine there and machinery that will compare favorable with any in or around Boston.

We employ between 200 and 230 colored boys and girls, and only last week sent to Charleston for 50 more, and just as soon as we begin the building of this other mill, in December, we intend to employ 100 colored mechanics. We manufacture there cotton goods and yarns. You can judge of the machinery there when the greatest machinist in the country, representing the great Parker Company, only last week pronounced the machinery in the Coleman Manufacturing Company's works the best in Cabarrus county, North Carolina.*

Just as this mill was well started, Mr. Coleman died, and a white company bought the mill and is running it with white help.

The New Century Cotton Mills, Dallas, Texas, began operation and training of its operatives January 5, 1903, superintended by trained expert officers from the mills of New England. The operatives were gathered from among the colored youth of our city, none of whom had ever before entered the door of a cotton mill.

The mill is equipped with 3,000 spindles, complete for making warp yarns, and has the latest improved machinery. The main building was a remodeled business block, containing, with the new additions, 20,000 feet of floor space, with three acres of land in the mill grounds. The textile equipment, sprinkler system, private electric light plant, railroad switch, etc., furnish every facility and appliance for economical and convenient operation. It has from its first inception and will ever be the object of the management to make the mill strictly and purely a race institution, representing in every feature the actual accomplishments, in their respective lines, of the tradesmen of our race. For example, every one of the 500,000 bricks used in the construction of buildings were laid by colored mechanics; every piece of lumber or timber framed into this mill plant is the work of colored men; the erection of all machinery, boilers, engines, lines of shafting and counter shafts, the erection of all textile machines, the erection of the complete automatic sprinkler system for fire protection and the installing of the complete electric lighting system, were all accomplished by colored men, under proper supervision and instruction; and the mill stands today the pride of every laboring man of color within our city as the evidence of their ability to do things.

The mill is now employing seventy-two operatives on the day run in its various departments, and in this, the eight months since training began, they are putting out daily the standard production for which the mill was designed, viz: Three thousand pounds of warp yards per day.

The New Century Cotton Mills has consumed 800 bales of cotton in the first seven months of its operation.

The mill has paid more than \$10,000 in wages to its employees.

The mill has trained 150 operatives, and contemplates running double time when the new crop of cotton is at hand. The production is sold in Dallas, New York and Boston. We have delivered to one customer 225,000 pounds of yarn.†

Both this mill and a similar Mississippi venture failed.

The Southern Stove Hollow-ware and Foundry Company was temporarily organized on the 15th day of February, 1897 and was permanently organized and incorporated at Chattanooga, under the laws of the State of Tennessee, on August 15, 1897. Our charter provides for a capital stock of \$5,000, to be divided into shares of \$25 each, which are sold only to colored people, either for cash

* National Negro Business League, 1900, p. 207.

† National Negro Business League, 1903, pp. 54-55.

or upon monthly payments, but in no case is a certificate issued until fully paid for.

The Foundry was built and began operations on a small scale on or about October 27, 1897, and has now increased and been perfected until we manufacture stoves, hollow-ware of all kinds, fire grates complete, boiler grate bars, refrigerator cups, shoe lasts and stands, and other kinds of castings generally made in foundries. We also do a repair business which has now grown until it has become a business that pays well and is one of our chief sources of revenue.

The land, buildings, machinery and all patterns are fully paid for except part of the stove patterns, and these we are paying for in products of our foundry; and we can say that we are virtually free from debt. Of the capital stock authorized we have sold \$1,466 worth, and this has all been used strictly in equipping the plant; but this sum does not represent now the worth of our plant, as all our profits have been allowed to accumulate and have been used in business.*

The enterprise was quite successful, but at last failed for lack of capital; nevertheless, in 1900 it was reported from Chattanooga:

We have two foundries there, owned, operated, controlled and worked and run by colored men, capitalized today at \$25,000. These foundries have passed the stage of experimentation; they are now certainties; they are paying institutions. Everything they manufacture they have orders for. Their work is in demand. They have not as much capital as they need and as they wish, but with that amount of capital they succeeded in the manufacture of stoves and cooking utensils and skillets, and grates for furnaces and foundries: and right there in Chattanooga they have a great demand for that work.†

Coal mining has been tried:

Something over a year ago the idea got into the heads of some of us to organize and conduct a coal mining corporation, and we did, and the Birmingham Grate Coal Mining Company came into existence in the city of Birmingham, Jefferson county. By some accident of fortune it was my lot to be elected president of this company. Our capital stock was fixed at \$10,000. We leased a rich mine, which was at the time standing idle, and proceeded to get hold of some coal. . . .

We leased these mines for five years, paying a royalty for the land. We began working and began putting out coal on the 27th of September last year, 1899. We have mined from that time, mining from 25 to 30 tons of coal per day, up to 125 tons per day; and soon we will roll from the earth to the top and put on the cars, 250 tons per day.‡

Spencer Red Brick Co., and the East Ithaca Red Brick and Tile Co., have twelve and three members, respectively. Both plants are equipped with up-to-date machinery and steam power. Their business is making brick and drain tile. Both plants were built, the machinery set and installed by George Washington Cook during the years 1906-7. The total paid up capital is \$6,000 and \$22,000, respectively, and they own 17 acres and 8 acres.

Mr. Cook has been in the brick business for the last twenty-eight years and for eleven years was manager and superintendent of the Ithaca Building and Paving Brick Co., at Newfield, which position he held at a salary of \$1,200 a

* Atlanta University Publication, No. 4.

† National Negro Business League, 1900, p. 53.

‡ National Negro Business League, 1900, pp. 106-108.

year. The last year he was at Newfield he leased the plant with an option and sold the same to the Scranton Fire Brick Co., of Scranton, Pa. He then went to Ithaca and built a new plant near Cornell University at East Ithaca, on a branch of the Lehigh Valley Railroad. As he was unable to supply the trade with one plant, and not wishing to have any opposition in the trade, he took up another in Spencer, N. Y., 18 miles south of Ithaca, on two branches of the Lehigh Valley Railroad, and formed a Negro stock company. The machinery of both plants was put up by Mr. Cook.

The East Ithaca Red Brick and Tile Co. employs 25 men and has a daily capacity of 35,000 and 1,500 tile per hour. The Spencer Brick Co., employs 40 men and has a daily capacity of 50,000.

The Hill Horseshoe and Overshoe Co., Denver, Col., manufacturing horseshoes; membership, 40. In 1907 began manufacturing to the amount of \$800, having a total paid up capital of \$25,000; originated in 1905, incorporated in 1906, stock selling at 10 cents per share.

The Black Diamond Development Company was organized October, 1905, under the laws of Arizona, with a capital stock of 500,000 shares at a par value of \$1 per share, full paid and non-assessable.

The 80 acre leasehold, which it purchased one year ago, being located six miles southeast of Chanute, Kansas, Neosha county, and entirely surrounded by good producers, has now five large gas wells all complete and their product ready for the market. These wells are decidedly above the average in size, having a capacity of more than 12,000,000 cubic feet of gas per day.

March 20, 1907: Since the report on the foregoing pages was made to the company there has been continuous development done on the property of this company.

Well No. 6 has been drilled and seems to be another good gas well, and is located one-half mile south of our other wells and on one of our new properties. The pipe line is nearing completion and it is only a matter of a few days until we will be delivering gas to the Kansas City Natural Gas Co., and our Kansas City friends will be burning Black Diamond Development Company's gas in their homes and factories. The price of Black Diamond Development Co.'s stock has advanced to 50 cents.

Kowaliga

The President of the Title Guarantee and Trust Co., New York, writes of the founder, W. E. Benson:

About five years ago he came North with a proposition to buy about 6,000 acres of magnificent timber and farming land surrounding Kowaliga, organize an industrial corporation with substantial capital, build cheap farmhouses, establish small mills, sell on easy terms or lease small farms, teach profitable farming and sensible lumbering, develop the turpentine industry, and generally furnish work through the winter for a population that otherwise would be idle, or worse. A number of us helped him organize his company, buy his land, and commence the development. At first \$20,000 was raised, of which \$10,000 was furnished by his father and others at home. Subsequently he secured \$10,000 more for additional land and improvements, and six months ago he bought 1,600 acres of turpentine forest to round out his plantation, now comprising 9,000 acres, and secured \$20,000 additional stock subscriptions so that the capital of his company now paid in is \$50,000. Its primary object is not to make money, and those of us who subscribed were prepared to lose our money, but now do not expect to, and it looks as if it might be another

case of wise philanthropy at 5 per cent or better. The campaign has not been an easy one.

The manager reports in 1907:

The Dixie Industrial Company was incorporated under the laws of Alabama in 1900, with a capital of \$10,000, and secured its first tract of 5,000 acres of land with a few dilapidated cabins. The company now has a paid up capital of \$53,000; owns nearly 9,000 acres of splendid farm and timber land, operates a saw-mill, shingle-mill, turpentine still and a plantation store. It has built 18 cottages and leases 40 farms, furnishing employment to nearly 300 Negroes. The company has cleared over 20 per cent on the entire capital invested, having accumulated a surplus of more than \$12,000 up to date. At the last meeting of its directors an annual dividend of 4 per cent was declared and an additional capital stock issue of \$47,000 was voted, placing the total capitalization at \$100,000.

Two annual statements follow:

1st. December 31, 1901

<i>Assets</i>	
Cash on hand.....	\$ 1,023 16
Merchandise on hand.....	254 64
Secured loans and notes.....	942 54
Sawmill plant, cost machinery, tools and building.....	2,000 00
Real estate, actual cost, 6,478 acres farm and timber lands.....	26,369 00
Preliminary and legal expense.....	462 66
Total.....	\$31 052 03
<i>Liabilities</i>	
Capital stock paid in.....	\$21,120 00
Bills payable.....	102 23
Notes and interest on deferred payments on real estate.....	9,777 20
Surplus balance on profit and loss account.....	52 60
Total.....	\$31,052 03

6th. December 31, 1906

<i>Assets</i>	
Cash on hand—	
Bank of Wetumpka.....	\$ 714 22
Bank of Alexander City.....	79 09
Bank of Montgomery.....	500 00
Current cash.....	410 95 \$ 1,703 66
Bills receivable.....	2,432 44
Accounts receivable.....	8,346 58 10,779 02
Merchandise and supplies on hand ..	8,011 93
Personal property.....	10,659 36
Real estate.....	55,291 59 73,962 88
Preliminary expense.....	570 59
Total.....	\$87,016 15
<i>Liabilities</i>	
Bills payable—	
Unpaid installments for land and other bills payable.....	\$17,599 86
Accounts payable.....	3,147 21
Capital stock.....	53,820 00
Surplus, close 1905.....	\$ 7,047 65
Balance P. and L. statement.....	5,401 43
Surplus this date.....	\$12,449 08 12,449 08
Total.....	\$87,016 15

Oyster Beds

The Negroes of Warsaw, Ga., are, with a few exceptions, engaged in the oyster industry, the men principally as oyster gatherers and the women and children as oyster shuckers. Ninety per cent of all the labor employed in the oyster industry of the State is Negro. The factories are encouraging the Negroes to lease and plant oyster land and many of them are taking out leases. The most important lease is that of the Georgia Benevolent Fishermen's Association. The organization is fourteen years old and is the oldest chartered organization among the oyster Negroes for business purposes. The association has 45 members and a lease of 2,000 acres of oyster ground. The company is doing well and reported that they had over \$1,000 in the bank. Six of the Warsaw Negroes are members of this association. There is another valuable lease of oyster lands about 10 miles from Warsaw that is held by Negroes.*

This kind of co-operation is widespread.

Co-operation in Transportation

Jim Crow street cars have led to two interesting experiments, one a partial failure and one successful for seven years:

In Nashville there was an attempt to run an automobile line of carriages. About \$20,000 was raised by general subscription and expended; but the company was first cheated by the company selling the carriages, which proved too weak for the hills, and afterward the electric company broke its promise to furnish power. The company pluckily attempted a power plant but was not successful. The carriages ran regularly for several months, and are still run occasionally for special parties.

North Jacksonville Street Railway, Town and Improvement Co., Jacksonville, Fla.

In 1901 the city council passed an ordinance giving the conductors of the street railway the right to assign and reassign passengers to seats in the cars. This ordinance was looked upon by many to be worse than a direct separate car, for the reason the conductors could seat you in a seat in the car and if he wanted that seat for a white person, could make you get up with your wife and your girl and compel you to take another. He was also given police power to arrest you. This act brought about a strike. Our people, almost to a man, stopped riding on the cars. Our leaders met at St. Paul A. M. E. Church in that city at a called meeting, and passed resolutions to start a company, to purchase automobile carriages. I was asked by a friend or two to go to this meeting. This I refused to do. I thought this to be my time to go to the city council and ask for a franchise to build a colored park and street railway of our own to go to. This I did.

The Negroes themselves fought us from start to finish, but the white men who had the granting of this franchise, said: "We have actually made the colored people mad for passing this bill they called obnoxious and by giving this grant to them, it will pacify them. They will never build it anyway, but we shall clear ourselves."

And, too, the then President of the city council was a personal friend of your humble servant, a man whom we had worked with in the office two years previous to this time.

Everybody began to look upon the project to be a practical one and a money maker, provided it was properly handled; hence I had gotten a friend of

* Work, In *Southern Workman*, January, 1908.

mine to assist in interesting two parties in the matter, and the same time I was talking with two other parties. We had perfected our arrangements with two men to build the road for a described sum. At the same time a banker and an outside friend of his were figuring with me on a basis to do the constructing for \$20,000 cheaper than the original people. The first people heard of this and undertook to force me to sign a contract, agreeing to give them the price they wanted, which was \$20,000 more than the last parties were asking.

The road paid the last quarter as follows:

To May, collected	\$ 1,221 05
To June, collected	1,815 00
To July, collected	1,300 00

Our expenditures for the same time as above were \$1,555, leaving a clear net profit, this quarter, of \$3,381.05.

The whites hold the principal of our bond issue, and out of \$150,000 capital stock they own about \$23,000, leaving in the treasury \$100,000 of the shares and in the hands of the colored men, as our books will show, \$25,500.

The first day we ran our cars we handled 7,220 persons, took in \$340 that day. In five days after this a park that used to have a sign over the gate, saying: "Niggers and dogs not allowed," was torn down, and the following Saturday the colored baseball team played a game of ball out there.*

The white bondholders finally succeeded in foreclosing and getting control of the company early in 1908.

Wilmington, N. C.

There was an effort in the years 1883-84 to build a railroad from Wilmington, N. C., to Wrightsville Sound, a summer resort on the sea coast, 9 or 10 miles from Wilmington. It was the intention of Mr. Martin (the superintendent) prime mover, to finally extend the road to New Berne, N. C., via Onslow, N. C. Rev. Joseph C. Price was elected President, Mr. J. C. Dancey, Secretary and Treasurer, and I one of the Board of Directors.

When 9 miles were graded, some bridges built and crossties put down, Mr. Martin died and there being no one found with anything like the push which he showed, the company went to pieces. Several years after the whites secured a charter, and carried out Mr. Martin's plans. They built the road and are now operating it.

To this section belong the various church publishing houses already described.

Distribution

Here we find naturally the largest number of enterprises and the largest percentage of success. There have been and are many co-operative grocery stores:

I am identified with what may be termed a combine of co-operative stores. The first store was established at Keysville, Va., 1889. The firm name is Wilson & Co., with a cash capital of \$125; and \$75 was used in buying a site. We commenced then with \$50 and the motto hung out, "Square Dealing."

The second store was established in the winter of 1896 at Eyvington, Va., with a capital of \$55. Here we were given three months to stay. The whites said to the blacks, "They will only be there three months."

* National Negro Business League, 1904, pp. 65-8.

The third store was established in 1899 in the month of September with a capital of \$200 at Nameless, Va. After operating for a short time we established that in a different community. The other was established by the side of a white friend; this was established in the midst of colored people. Our business plans at once met our emergencies. Succeeds because every store is distinct, yet a part of the great store, the system enables us to tide over smaller stores without loss; to buy to advantage without risk, because we know when and where we can put the goods. Succeeds because there is unity—many receivers of money but only one paying teller. . . .

From 1899 to 1900 we did business in those combined co-operative stores amounting to \$18,000.*

The People's Mercantile Association of Washington, D. C., was organized April, 1902, under the laws of the District of Columbia with a capital stock of \$20,000, divided in 2,000 shares of \$10 each, one-tenth share \$1.

The object of the association is to open a department store or stores in the District of Columbia and in other cities, and to carry lines of general merchandise. Today we have about 300 subscribers, representing about \$4,000.†

Other instances are:

Greenwood, S. C.

The Palmetto Grocery Co., which is composed of Negroes, and is doing a successful general grocery business.

Dover, Del.

Co-operative store in Dover, Del., which deals in food supplies. It has been in operation two or three years and is successful in a small way.

Richmond, Va.

The Students' Tea Co., with about 150 stockholders, has branch establishments in Petersburg and Farmville, Va. It is a mercantile business dealing in teas, coffees, spices and extracts sold through agents. Business 1906-1907, \$10,000. Total paid up capital, \$2,000.

Little Rock, Ark.

Relief Joint Stock Co., a retail grocery store on weekly and monthly payments, having 37 members. Business done 1906, \$5,007.45; previous years, \$8,000; total paid up capital, \$3,000.

The business was organized in 1903. During the two years and six months in business we did a very prosperous business until some dissatisfaction arose amongst the stockholders, then we were forced to close down June 1, 1907.

The True Reformers grocery stores belong in this group. Retail dry goods stores are less frequent, but growing in number.

Chicago, Ill.

Sandy W. Trice & Co., 1218 State street.—Sandy W. Trice, President; A. J. Carey, Vice-President; W. M. Farmer, Secretary; Geo. W. Murry, Treasurer. A department store run on cash basis. Business April, 1906-7, \$14,400; capitalization, \$15,000; paid in, \$10,000. Opened up June, 1900, firm named Trice & Williams. Incorporated 1906 as Sandy W. Trice & Co.

* National Negro Business League, 1900, pp. 189-90.

† National Negro Business League, 1902, p. 71.

J. H. Zedricks & Co., 939 West Lake street.—A corporation. General mail order house, manufacturing and selling general merchandise, also selling goods by catalogue, correspondence and agents. Business in 1906, \$800; 1907, \$500, for first six months. This shows an increase over the same period last year. Total paid up capital, \$2,500.

Established in 1905 by Mr. John H. Zedricks, 848 West Madison street, with a capital of 60 cents. Have mailed 3,000 four-page circulars, with an additional 10,000 letters, going to all parts of the world. Have shipped small orders to all parts of the United States, as well as to Liberia, Africa, the Republic of Panama, Cuba and Hayti. Incorporated in 1907 for \$2,500 under the State laws of Illinois. Twenty-five page catalogue now in hands of printer.

Publishing has been a favorite method of co-operation.

A few of the newspapers are owned individually, but most of them by groups of stockholders.

Negro journalism in the United States had its origin in the aspiration for freedom. The first Negro newspaper in the United States was begun in New York City, March 30, 1827, and was called *The Journal of Freedom*. Its editor was John B. Russworm, a graduate of Dartmouth College of the class of 1826, perhaps the first Negro to receive a degree from an American institution of learning. Associated with him in the editing was the Rev. Samuel E. Cornish, a controversialist of no mean powers.

This journal had an existence of but three years, and other attempts by Negroes to publish newspapers failed of notable success until Frederick Douglass started *The North Star* at Rochester, N. Y., in 1847. The name was subsequently changed to *Frederick Douglass's Paper*, and Mr. Douglass continued it up to the opening of the Civil War. For length of life, extent of circulation, ability of matter contributed and commanding talents of its editor, the publication was one which occupies a conspicuous chapter in the history of Negro journalism.

The number of papers and periodicals devoted to the interest of the Negro race has been variously estimated at from 150 to 500. In the newspaper directories for 1905 was given 140 publications of every class. Accessable data give reasons to believe that this number is at least 100 short. In the State of Mississippi alone there are twenty publications appearing at regular intervals, while one newspaper directory gives but four.*

Drugstores form a favorite line of co-operative effort. An incomplete canvass in 1907 showed the following, nearly all of which were conducted by companies of three or more persons:

Drug Stores

Alabama.....	10	Kansas.....	5	Pennsylvania.....	2
Arkansas.....	8	Kentucky.....	7	Rhode Island.....	1
Colorado.....	4	Louisiana.....	1	South Carolina.....	1
District of Columbia.....	14	Mississippi.....	2	Tennessee.....	8
Florida.....	16	Missouri.....	8	Texas.....	2
Georgia.....	21	Maryland.....	2	Virginia.....	11
Illinois.....	5	Massachusetts.....	4		
Indiana.....	1	North Carolina.....	10	Total.....	100
Iowa.....	2	New York.....	5		
Indian Territory.....	4	Ohio.....	3		

* L. M. Hershaw, in *Charities*, October, 1905.

Of these 43 reported \$139,883 invested and 516 persons employed. The total investment may reach \$500,000. Four typical stores report:

The Artesian Drug Co., Albany, Ga.—Nineteen members; two places of business. Capital, \$1,360. Business: 1905, \$16,400; 1906, \$20,100.

The company was launched in 1902, with a paid up capital of \$1,360. We have been able to declare dividends successively as well as launch a branch drug store with a \$1,500 stock.

The People's Drug Co., Cleveland, Ohio.—Seventy stockholders. Business opened February 1, 1906; business done during eleven months of 1906, \$4,000; paid up capital, \$1,300, July 1, 1907.

Certain men were led to believe that a drug store on a co-operative plan could be made to succeed among the colored people of Cleveland. After a few preliminary meetings among those chiefly interested, during which time subscriptions of stock at \$1 per share were solicited with fair success, it was decided to undertake the enterprise. A pharmacist was secured, and the business was launched February 1, 1906, in a building leased for five years. The store is neat and attractive, has a good location and is well furnished. It will compare favorably with any drug store of its size in Cleveland.

Savannah Pharmacy, Savannah, Ga.—Five members. Business 1906-1907, \$12,000; capital, \$5,000. Incorporated.

Wyandotte Drug Co., Kansas City, Kan.—Five members. Business 1906, \$18,000; capital, \$675.

We have two clerks and a delivery boy, and have what the City Assessor says is the third drug store in this city of 104,000 population, by the city census of 1907, in amount of stock.

Undertaking has probably a larger invested capital than the drug business, but this kind of enterprise is usually conducted by individuals rather than companies. There are, however, many groups like the following:

Moore & Burnett Co., Los Angeles, Cal.—Eighteen stockholders. Three establishments. Capital, \$4,500; business 1906, \$7,000.

Warren Hot Springs Furniture and Undertaking Co., Hot Springs, Ark.—Partners, 3. Undertaking, furniture, new and second-hand, bought, sold and exchanged; cash or installment plan. Formed partnership August, 1907. Capital paid up, \$5,000.

J. T. T. Warren has been in the business fifteen years. Each member of the firm are property owners. You will find us rated in Bradstreet, I think.

The Kansas City Embalming and Casket Co., 1014 North Fifth street, Kansas City, Kan.—A corporation. Organized in 1901; capital, \$2,000. Business:

1903....\$5,000 | 1904....\$6,000 | 1905....\$6,000 | 1906....\$8,753 | 1907....\$9,000

Cemeteries have already been noticed. They are combined with undertaking, and sometimes become business corporations like the following:

The Union Development Co. (Incorporated), Louisville, Ky.—Owners of the Greenwood Cemetery.

Fourth Annual Report, Fiscal Year Ending July 31, 1907

Receipts from cemetery, etc.....	\$ 1,785 25
Receipts from sale of stock.....	101 75
Total	\$ 1,887 00
Balance brought forward	194 76
Total receipts	\$ 2,081 76
Disbursements—	
Interest on bonds.....	\$ 550 00
C. M. Phillips.....	113 85
General expenses, etc.....	1,347 17
Total	\$ 2,011 02
By balance	70 74
Total	\$ 2,081 76
Balance due C. M. Phillips on account purchase	\$ 4,677 00
Balance due on bonds	19,500 00
Total	\$ 24,577 10
Assets.....	\$ 30,235 00
Liabilities.....	24,577 10

Capital Stock

Original number shares	6,000
Total number sold.....	631
Balance	5,369

FRANK H. ANTLE, Secretary, E. C. MALONE, President,
1940 Grayson street. 923 Nineteenth street.

Discrimination in certain lines of retail business often lead to colored stores. Clerks sometimes refuse to fit Negroes' shoes, hence enterprises like the following:

Commercial Shoe Co., Macon, Ga.—Business 1906 and 1907, \$3,476.44; paid up capital, \$1,500. Began June 26, 1906, and has steadily gained patronage.

The People's Shoe Co. (Incorporated), Atlanta, Ga.—Number of partners or members, about fifty-seven (57); business 1906-1907, approximately \$15,000.

The charter was granted under the laws of Georgia in the year 1901 but remained dormant until October, 1905, when it was purchased by the present owners, who sold enough stock to open the business in March, 1906. The officers are elected by the stockholders at a meeting held in October of each year for that purpose and for transacting any other business specified in the constitution of the corporation.

The business has met with the success expected of it by those who are financially interested in it, and is gradually increasing.

A few millinery stores are starting, like the following:

Women's Exchange, Frankfort, Ky.—Number of partners or members, five (5); business 1906-1907, \$1,500; paid up capital, \$500. Opened March 1, 1906, with \$250.

We simply desired to awaken interest among our people along business lines for women, as there had been so many failures (men) here. We are all housekeepers. Had we the entire charge we could soon build a fine business: employ one girl. Each member has a day on "duty" to give direct personal attention to work. Unusual, with women, we have never had one unkind word or unpleasant feeling.

Various forms of house service have developed into co-operative

businesses, as catering, cleaning, supplying cut wood and coal in small quantities, etc.

In Philadelphia a Caterers' Supply Co., established 10 years ago, is a co-operative concern for supplying dishes, linen, etc., to the members. It has a stock worth \$10,000.

There are numbers of establishments like The Model Carpet Cleaning and Storage Co., of Philadelphia, which

Since its incorporation has purchased and is now operating the plant located at 610 and 612 South Seventeenth street. And in June of this year it purchased the building situated at 614 and 616 South Seventeenth street, where the general business of the company will be conducted. In this building there are two stores, a large banquet and dance hall, and in addition sufficient room to hold several hundred loads of furniture.

The Young Men's Business Association, of Richmond, Va., reports:

Twenty of us organized by putting up one dollar each. Later we put up larger amounts until now each of the company has \$250 worth of stock in the concern. There are nine other stock holders owning from one to five shares each. We made some investments in real estate. We opened the wood and coal business in a small way January 1, 1906, at the corner of Adam and Leigh streets, where we are yet in business. We first put \$500 in the business, and later put more until we now have about \$3,000 invested. The first year our business amounted to \$4,311.06; last year we delivered from our yard 689 cords of wood and 1,292 tons of coal, amounting to \$12,859.15. Our sales for the first three months of this year are 773 tons of coal and 215 5-7 cords of wood, amounting to \$6,381.63. Amount of business done from January 2, 1906, to April 1, 1908, \$23,551.84. We own 100 acres of timber land 15 miles of our city. We have 29 stockholders, 20 of whom constitute the Board of Directors.

Another kind of co-operation is the agriculture fair associations, of which there are a dozen or more. A report of one of the most successful follows:

Agricultural and Mechanical Association of Colored People, Lexington, Ky.—Fifty-seven members, representing 227 shares of stock. Holds annual fairs for the exhibition of all kind of farm products, horses, cattle, fowls, etc., racing and other amusements. In 1906 our receipts were about \$8,000, and 1907 a little over \$10,000. Paid up capital, 227 shares of stock at \$10 per share; \$10,000 in real estate in Lexington, Ky. Organized in 1869, and has been in successful operation to the present. The dividends very often amount to more than the original cost of stock.

Real Estate and Credit Societies

Most of the operations of beneficial and insurance societies fall under this head. The early land buying operations began with the Elgin Association, Canada, in 1850. Some of these are:

The Elgin Settlement, 1850.—Financed by whites and bought by Negroes.

Within fifteen years from the commencement of the settlement all the land purchased by the association was allotted and peopled by one thousand colored settlers. Farms were cleared, houses built after a prescribed model, roads opened up, and school-houses, a brick hotel and industrial buildings erected.

The Dawn Settlement, Dresden, Can., 1842.—Purchased 300 acres.

Refugees' Home, Windsor, Can., 1852.—Forty lots of 25 acres each were bought the first year.

Ohio Settlements.—These were made before the war, and with little or no outside aid, except in Brown county. In 1840 there were owned in—

Pike county	2,225 acres
Shelby county	4,286 acres
Dark county	4,000 acres
Brown county . . . . .	...

Recent efforts are:

Calhoun, Ala., 1897.—The buying of 3,000 acres by 71 men. Property worth \$25,000.

Mound Bayou, Miss.—Mound Bayou is situated near the center of the great Yazoo Delta, in Bolivar county, Miss., about midway between Memphis and Vicksburg, and near 20 miles east of the Mississippi river and a like distance from the hills that form the western boundary of the delta, the name is derived from a large mound (relic of a true historic people), situated at the junction of two prominent bayous comprising a most important part of the natural drainage system of that locality.

In February, 1888, the first settlers began to move in, not to stop in the town, but to occupy log shanties on lands that they had begun to clear; about a month later ground was cleared for a small store house and two dwellings, one to be occupied by the family of my cousin and the other by my own family. There was hardly a spare inch of earth's surface unoccupied by vigorous roots, driven forth by the wonderful power of the virgin soil. We had to grub a small spot in the front yard to form a safe playground for the children.

There being no lands available for cultivation, the community had to adapt itself to timber work for subsistence and gradually enlarge farm work as lands were cleared. About the year 1890 the original survey of Mound Bayou was made, embracing about 20 acres, and a few years later the town was regularly incorporated, the charter being signed by Governor A. J. McLauren and Hon. Joseph F. Power, Secretary of State. At that time there was one fair country store and two small business houses altogether, employing a capital of about \$3,000 and doing an annual business of possibly \$5,000. During a period of ten years, various additions have been made till the town now embraces about 75 acres, regularly laid out, having more than 1½ miles of plank sidewalk, lighted with large oil and gasoline street lamps, a population of 400, many living in neat and cosy homes, surrounded by a neighboring population of over 2,500, largely occupying their own farms, ranging from 20 to 600 acres, comprising altogether 30,000 acres, over one-fourth of which is in cultivation, producing a variety of crops, mostly cotton, present average production of the latter about 3,500 bales.

The sixth annual report to the League shows over forty business establishments covering nearly every necessity of the retail and supply trade, and employing an aggregate capital of over \$90,000, and doing an annual business of about \$75,000, to which may be added a post office money order business of \$20,000 and clearings of the local bank of over \$500,000 annually. Mound Bayou ranks about tenth among the intermediate stations on the main line of railroad between Vicksburg and Memphis, and the depot business amounts to something like \$30,000 per year, making a total of near three-quarters of a million dollars of business, where twenty years ago there was practically none whatever. There are eleven credible public buildings, including two graded

schools, one public school and town hall, altogether valued at exceeding \$20,000.

Of the 44 business proprietors, 17 own their places of business, as well as homes, while 12 of the remainder own homes or plantations. Only one of the principal merchants is not a property holder in the settlement. He owns a home and property in an adjoining State. The principal additions to the rank of merchants comes from prosperous, energetic farmers who have improved their places, lease to tenants, and remove to town for business, educational and social advantages.*

Athens, Ga.—More than three years ago in a suburban section of Athens, Ga., a meeting was held for giving the farmers a practical talk. It was suggested that they organize into an association. This met with approval, and an organization known as the Mutual Benefit Association was formed. The object of this organization was the buying of land, the building and improvement of homes, and the construction of a model community school.

At cotton selling time in the fall of 1900 more than a hundred dollars was placed in the treasury. It may be added that the number of active members had been reduced to ten because certain ones did not have sufficient funds to put in. It happened about this time that a very desirable tract of land was offered for sale for debt. This tract contained 40 acres of frontage along the public highway, and had a house which though antiquated was serviceable. The titles were investigated and by the middle of December the transaction was closed. The amount charged for the place was \$350. The bond for title was secured for \$100 and the other amounts were to be made in three payments with legal interest. Three years were given in which to pay this money, but these energetic farmers succeeded in paying the entire debt in two years. For the second payment, December, 1901, \$112.50 was raised and last of all \$167, with which the deed was taken up. In addition to this last amount, enough money was raised to take up, the following January, another place which adjoined the one previously purchased.†

The Kowaliga experiment has been mentioned.‡ Other efforts are making at Tuskegee, Ala., Hilton Head, S. C., and elsewhere.

A remarkable Negro organization is the following:

The Farmers' Improvement Society of Texas.—Chartered by the State of Texas:

Total number of branches	415
Total number of members	10,000
Total number of acres owned by members...	70,216
Number of cows.....	5,216
Number of horses and mules	9,860
Total taxable valuation of members' property	\$1,260,427

We Pledge Our Members—

1st. To fight the credit or mortgage system, which is the Negro's second slavery.

2d. To improve our method of farming, we want closer attention to business, improved stock, better crops and better financial returns.

3d. To co-operate in buying and selling. We can buy cheaper by buying together. By selling together we can sell higher. By co-operation, stores can be established and manufactories built and our boys and girls given employment.

* National Negro Business League, 1905, pp. 184-5.

† Report of Miss Judia Jackson at the Hampton Conference.

‡ Cf. p. 162.

4th. To care for the sick and bury the dead. In this the Farmers' Improvement Society excels any organization on earth for the amount of money expended. For instance: Any branch, no matter how small, can at the end of the first year give \$1.50 a week for sickness and \$20 for death, if you organize early enough in the year to follow the General Order No. 6. All this at a cost of only 10 cents per month. By sending only \$1.05 to the Annual Convocation you will give your heirs as much as \$100. Besides this you will be cared for in sickness as tenderly as though you were paying 75 cents or more per month, the usual cost in other societies. A man occasionally gets down at a critical period in his crop. Your fellow members will save your crop free of charge.

5th. To buy and improve homes. The Christian home is the unit of civilization. We believe in good homes and good people inside of them with plenty of good food raised at home or bought for cash. We are uniting the race for these grand purposes. Besides all this and best of all the Farmers' Improvement Society has established an Agricultural and Industrial College in which your children will receive a first-class training at a cost of only \$50 a year.

Branches are established in about four hundred different communities in Texas and Oklahoma. Meetings are held semi-monthly; supplies are bought under co-operative system in February and November of each year. Competition among members in raising best crops and stock; agricultural fairs and lectures. Amount raised and spent under co-operation in 1906, \$25,000, in round numbers; 1905, \$15,000; 1904, \$7,000.

No real estate is owned by the organization except halls to meet in owned by branches, estimated value \$20,000, and about ten stores with average stock of about \$400.

Organized by R. L. Smith, December, 1890. The effect of the movement to break up the credit system was so marked that in six years other communities were induced to accept the plan.

There are large numbers of real estate companies:

Afro-American Realty Company, 67 West 134th St., New York City.—Three hundred and fifty stockholders. Real estate along lines that will better the housing conditions of Negro tenants. Methods of operation: buying and leasing of city tenant property. Paid up capital, \$71,520. Real estate owned, \$483,000—Nos. 24, 26, 28 and 30 W. 136th street; 24, 26 and 28 W. 140th street; 303 W. 149th street, and 302 W. 150th street, New York City.

This company has recently been in financial difficulties but still survives.

Mohawk Realty Co., Cleveland, O.—Capital, \$10,000; 4 years old.

Commercial Pioneer Institution, Cambridge Mass.—Business: commercial, real estate, employment, printing, etc. The business is under the direction of the President as manager, with the assistance of the Directors and Trustees. Business has averaged from \$1,000 to \$1,200, 1906-1907. Paid up capital, about \$750; real estate owned, \$5,400.

Twain City Realty, Winston-Salem, N. C.—Business 1906, \$2,000; 1907, \$3,000.

Industrial Realty Co., Terre Haute, Ind.—Eighty-two stockholders. General loan and investment, collecting rents, acting as agents to buy and sell real estate. Business is managed by a Board of Directors, consisting of seven members. Board of Directors is elected by stockholders. The Board elects from its own number a President, Vice-President, Treasurer and Secretary. We have been organized just two months. Our net earnings the first month were \$1.25, the second month \$16.60; capital, \$245.90.

The company was organized in April, 1907. Incorporated under the laws of the State of Indiana with a capital stock of \$10,000 divided into 2,000 shares of \$5 each. The subscribers of these shares could either pay cash for them or pay for them at the rate of 10 cents per month on each share. At present we have sold 732 shares. This brings into the treasury \$73.20 per month. When the 2,000 shares are all subscribed for we will have an income of \$200 per month for fifty months, when the \$10,000 will be paid up. All of this money is put out at interest, none of the principal being used for expenses.

At present none of the officers receive any salary for their services. They all follow their respective vocations and look after the interest of the company between times. Our leading colored physician gives us office space, light and heat free. Other services are not charged for.

Colorado Mercantile Co., Colorado Springs, Col.—Forty-three members; arranges short loans. Business, 1904-1907, \$20,000; capital, \$1,970.

Western Realty and Land Co., Tulsa, Okla.—Three partners. General real estate business and employment agency in connection. Buy, sell, lease, rent and locate land; collect rents; agents for other firms and dealers; secure employment for colored help, and all work in the above named lines. Methods of operation: Buying and selling for ourselves, as well as a general broker's business for individuals and larger companies, mostly white, as our President is perhaps the best posted land man in the Creek Nation, knowing personally the heads or relatives of over five thousand allottees in the Creek Nation. Our regular commission is 5 per cent on first thousand dollars and 2½ per cent on the remaining thousands. Total business done 1906 through this office, \$25,000. In 1907, up to date, about \$12,000; paid up capital, \$7,000; real estate owned, about 3,000 acres, in the Creek Nation.

Started February 24, 1906. Ottawa Gurley, President; Joe Roach, Vice-President; Perry Johnson, Treasurer; George P. Johnson, Secretary; W. L. McKee, Manager. March 17, 1907, O. W. Gurley was forced to resign and sell his interest, the company assuming his interest. W. L. McKee was elected President. On July 22, 1907, Joseph Roach was killed by a train, and his interest was bought from his widow and consumed by the company, leaving the officers as they now stand. Perry Johnson is a silent partner, residing in Muskogee and having charge of the racing track there, owning some of the finest head of racing stock in the Southwest.

Building and loan associations have had several periods of waxing and waning; at present they are increasing.

In 1840 the Iron Chest Co. of Cincinnati, O., accumulated funds and erected a block of buildings which still stands. Brackett says:

A building loan society formed in 1867, in South Baltimore, handled from \$12,000 to \$15,000. The shares matured in seven years. Another society was formed in 1881, and another in 1886. The membership was never very large. The par value of each share was \$125, issue of shares limited to 1,000.

Another series of associations in East Baltimore, in 1868, had 100 members and probably facilitated the purchase of forty or fifty houses.

At the Hampton Conference, in 1898, seventeen building and loan associations were reported in Pennsylvania, New York, Maryland, District of Columbia, Virginia, Georgia, Florida and Arkansas. An account of several follows:

The Buretin Building and Loan Association, Philadelphia, Pa.—Six hundred members. Assists its members to purchase homes. Monthly savings on the fourth Thursday of each month; \$41,586.79 in 1906-1907; assets, \$139,308.65. Incorporated February, 1888. Money loaned at no higher rate than 6 per cent.

There have been secured through its aid 140 homes for as many Negro families in the city of Philadelphia, which have an average valuation of \$2,500, or an aggregate value of \$350,000. The average monthly receipts of the association is \$3,000, and the assets \$125,000. The association has paid to the stockholders of matured stock within the last six years \$75,200. On Thursday, the 24th instant, the eleventh series will have matured, when \$7,550 will be paid, making a grand total of \$82,750 paid to the stockholders within the last six years, which represents the accumulated savings of the 500 members connected with it.

The Western Building and Loan Association, Muskogee, I. T.—Members, 44. We sell shares on monthly installments and build for members, taking first mortgage on property. Twenty-four hundred dollars worth of business in 1906, \$2,500 in 1907; capital, \$2,500. Two lots in Reeves Addition, Muskogee, I. T. Organized January 27, 1906; incorporated February 7, 1906.

Norfolk Home Building and Loan Association, Norfolk, Va.—About 500 shares of stock subscribed; making loans to stockholders for home building improvement; business, \$3,500 for 1906; for 1907 to July 1, \$3,700; authorized capital, \$50,000; weekly payments 25 cents per share on stock.

The enterprise was organized January 1, 1906. The growth was very slow first year; much more rapid this year. Loans are made to stockholders on their stock secured by mortgage on real estate. Have loaned about \$6,000 in sums ranging from \$50 to \$1,000. Numbers are availing themselves of this opportunity to purchase or build small homes and pay for them on weekly payments.

Pioneer Building and Loan Association, Greensboro, N. C.—Eight hundred and five shares held by about 100 members. Branches at High Point and Ashboro, N. C. Twenty-five cents per share per week collected from members and put to purchase and improve homes. Each share at maturity will be worth \$100. We lend on real estate and on stock, but make it a point to own more directly.

Organized in 1902 by a man who had previously organized two in Wilmington, N. C.—the first Negro association in this State. Now we have more than a dozen in this State. Association is composed exclusively of Negro stockholders, except two white men, who are experienced bookkeepers and accountants, and who serve upon our finance committee. This association has lent to its stockholders for the purchase of homes, etc., nearly \$12,000. It is earning larger profits per share than any other organization of its kind in the State. It proposes to establish a bank in Greensboro as soon as the proposed one now under consideration in Winston is finally finished or disposed of: that is, as soon as the permanent organization has been well perfected.

<i>Receipts</i>		<i>Disbursements</i>	
\$ 377 87	Balance from third year.		
8,799 00	Dues	\$ 2,162 50	
193 80	Fines		
905 96	Interest	113 79	
	Expense	277 29	
2,061 41	Bills payable	1,761 70	
131 50	Admission fee		
33 75	Withdrawal fee		
50	Transfer fee		
1 98	Bills receivable	5 50	
	Real estate loans	4,094 15	
1,298 09	Stock loans	4,576 72	
	Dividends	78 17	
	Cash on hand January 1, 1907	610 16	
<u>\$13,803 86</u>	Total		<u>\$13,803 86</u>

<i>Assets</i>		<i>Liabilities</i>	
Cash on hand January 1, 1907.....	\$ 610 16	Dues.....	\$ 16,053 50
Stock loans.....	6,602 45	Dues advanced.....	62 75
Real estate loans.....	11,930 85	Interest.....	17 71
Dues unpaid.....	100 25	Bills payable.....	1,713 15
Fines.....	16 35	Profits.....	1,600 46
Interest unpaid.....	24 30		
Taxes advanced.....	42 26		
Insurance.....	4 50		
Bills receivable.....	52 82		
Office supplies.....	63 60		
Total	\$19,447 57	Total.....	\$19,447 57

Exhibit of Series

SERIES	No. of shares	No. of weeks	Am't paid per share	Profits per share	Value per share
First.....	34	218	\$54 50	\$10 50	\$65 00
Second.....	45	200	50 00	8 09	58 09
Third.....	56	179	45 75	6 19	51 94
Fourth.....	16	151	37 75	4 30	42 05
Fifth.....	43	131	32 75	3 03	35 78
Sixth.....	30	109	27 25	1 58	28 83
Seventh.....	193	83	20 75	1 05	21 80
Eighth.....	216	44	11 00	36	11 36
Ninth.....	72	13	3 25	03	3 28

Profits Per Series

First.....	\$ 357.06
Second.....	364.20
Third.....	346.69
Fourth.....	68.05
Fifth.....	130.46
Sixth.....	47.42
Seventh.....	207.31
Eighth.....	79.03
Ninth.....	2.29
Undistributed.....	.05
Total	\$ 1,600.46

Twin City Building and Loan Association, Winston-Salem, N. C.—Persons subscribe for so many shares, and pay weekly until the stock matures. We work along building and loan lines. Amount of business done since October 10, 1903, \$30,113.38.

The *Twin City Building and Loan Association* was organized October 10, 1903. Since this time it has built more than twenty homes for our people.

THIRD ANNUAL REPORT OF THE

Twin City Building and Loan Association

(For the Year Ending December 31, 1906.)

<i>Assets</i>		<i>Receipts</i>	
Loans on mortgages.....	\$ 9,825.00	Cash on hand Dec. 31, 1905.....	\$ 227.99
Loans on shares.....	813.33	Installments paid.....	3,196.25
Real estate acquired by purchase.....	167.69	Loans or shares paid.....	209.50
Cash in bank.....	236.14	Interest received.....	511.92
Furniture and fixtures.....	47.30	Fines received.....	13.35
Interest due and unpaid.....	95.81	Entrance fees.....	37.00
Fines due and unpaid.....	23.35	Transfer fees.....	1.75
Total	\$ 11,208.65	Borrowed money.....	3,000.00
		Stock loan fees.....	1.75
		Pass books.....	3.60
		Real estate.....	7.95
		Total	\$ 7,211.06

Liabilities

Due shareholders, installments paid.....	\$ 6,036.25
Due shareholders, earnings credited.....	504.50
Due shareholders, matured shares.....	700.00
Borrowed money.....	2,500.00
Interest on borrowed money....	19.27
Balance to be paid on loans made.....	865.00
Surplus.....	504.18
Dividends due and unpaid.....	70.00
Assessment.....	9.45
Total.....	\$ 11,208.65

Disbursements

Loans on mortgages.....	\$ 4,535.00
Loans on shares.....	660.38
Paid on withdrawals, dues.....	1,278.95
Salaries paid.....	88.00
Advertising and printing.....	12.23
Interest paid.....	135.55
Rent paid.....	34.50
Taxes.....	27.97
Dividends on redeemed shares..	20.00
Fuel, etc.....	14.70
Paid on real estate.....	167.60
Cash on hand Dec. 31, 1906.....	236.14
Total.....	\$ 7,211.06

Central Trust Building and Loan Association, Jacksonville, Fla.—Lends on 30, 60 or 90 days' time. Business: 1906, \$12,500; 1907, \$15,000; capital, \$10,000.

Organized 1902 to operate a building and loan association for the protection of our people.

The Cherry Building and Loan Association, 1440 Lombard street, Philadelphia, Pa. One hundred and fourteen members. Business: 1906, \$8,591; 1907, \$11,866.

Organized by members of the First African Baptist Church principally.

1907

Receipts.....	\$ 14,534.02
Disbursements.....	14,317.94
Assets.....	45,458.32
Liabilities, 726½ shares.....	36,863.40

STOCK STATEMENT

<i>Series</i>	<i>Shares</i>	<i>Loans</i>	<i>Amount paid per share</i>	<i>Profit per share</i>	<i>Total worth per share</i>
14	10	\$1,000 00	\$ 144 00	\$ 56 00	\$ 200 00
15	6	120 00	144 00	56 00	200 00
16	4	460 00	138 00	52 90	190 90
17	19	50 00	132 00	48 40	180 80
18	3	50 00	126 00	44 10	170 10
19	23	2,265 00	120 00	40 00	160 00
20	2	44 00	114 00	36 10	150 10
21	5	124 00	108 00	32 40	140 40
22	7	800 00	102 00	28 90	130 90
23	26½	5,300 00	96 00	25 60	121 60
24	34	5,440 00	90 00	22 50	112 50
25	39	3,004 00	84 00	19 60	103 60
26	15½	1,906 00	78 00	16 90	94 90
27	33	819 00	72 00	14 40	86 40
28	27	3,200 00	66 00	12 10	78 10
29	30	724 18	60 00	10 00	70 00
30	19½	1,470 00	54 00	8 10	62 10
31	29½	2,650 00	48 00	5 60	53 60
32	24	3,612 50	42 00	4 90	46 90
33	51	1,000 00	36 00	3 60	39 60
34	39½	4,400 00	30 00	2 50	32 50
35	79½	3,202 00	24 00	1 60	25 60
36	41½	1,110 00	18 00	90	18 90
37	71	2,700 00	12 00	40	12 40
38	33	.....	6 00	10	6 10

Workingmen's Loan and Building Association, 111 Seventh street, Augusta, Ga.—Corporation, 75 stockholders. Building homes for stockholders and dealing generally in real estate. Receipts: 1905, \$5,773.16; 1906, \$4,809.47; 1907, \$4,547.15; dividend declared, 6 per cent per annum. We have a surplus of \$6,028.35; capital, \$9,450; real estate, \$7,152. Organized April 1, 1889.

EIGHTEENTH ANNUAL STATEMENT, MAY 31, 1907

<i>Resources</i>		<i>Liabilities</i>	
Loans	\$ 7,271 44	Capital stock.....	\$ 9,450 00
Cash on hand	1,329 76	Bills payable.....	402 35
Real estate.....	7,152 00	Undivided profits.....	6,028 35
Office fixtures.....	127 50		
Total	\$15,880 70	Total.....	\$15,880 70
<i>Profit Account</i>			
Receipts	\$ 1,435.36		
Disbursements	800.51		
Profits.....	\$ 574.85		

The Pittsburg Home Building Co., 5638 Penn avenue, Pittsburg, Pa.—Forty-three stockholders. Real estate, buying, building and selling, and also renting. Company's business is conducted by a Board of Directors of nine members. Rents collected for company, \$3,575.62; rents collected for clients, \$2,672.81; capital, \$25,000; owns 3 flats.

The colored citizens came together July 1, 1901, to buy and build better houses for our people in the city of Pittsburg, as this city had very poor accommodation for the citizens of this race. They only could get old houses unimproved.

Other associations are operated at New Albany, Ind. ("prosperous, with valuable property"); Raleigh, N. C.; Baltimore, Md. (five associations); Claremont, Va., and Philadelphia (nine, including those mentioned).

The secret societies have many building associations:

Pythian Mutual Investment Association, Charleston, W. Va.—Five hundred and seventy stockholders. Branch establishments, Huntington, W. Va. Real estate and investment. Business 1906-1907, \$49,006.97; paid up capital, \$21,259.42; real estate owned, \$38,368.19. Organized and incorporated January 9, 1902, under the laws of the State of West Virginia. Business has been successfully conducted, a 6 per cent dividend paid each year.

The Odd Fellows' Hall Association, composed of the various branches of the order and the individual members thereof, was organized December 30, 1889, and subsequently duly incorporated under the laws of the District of Columbia.

The price of each share of stock was fixed at \$10, and the number of shares issued was not to exceed 5,000, nor the real or personal property to exceed \$50,000. Its income is \$7,000 a year and its capital \$35,000. It owns a hall.

The District of Columbia has a Masonic Hall Building Association with 300 members, which does a business of renting houses and halls. Shares at \$10 each are sold. From September 1, 1906, to September 1, 1907, a business of \$11,875.37 was done. The property owned is valued at \$35,000 and consists of a large hall, corner Fifth and Virginia avenue, S. E., 3 houses, 743, 745, 747 Fifth street, and a hall at 1111 Nineteenth street N. W., Washington. The organization was founded in 1893. It was out of debt by November, 1905, and is still out of debt.

There are many trade unions like the following:

The Colored Longshoremens of New Orleans will hold their annual election on the 29th instant. They have one of the largest organizations in existence

in all the South. The active membership is upward of 1,400 in good standing. They have their own drug store, and employ several physicians to attend their sick. One of the physicians gets a salary of \$1,400 per year, and another gets \$900, payable quarterly. The affairs of the association have been put in first-class shape during the past two years. A great debt which accumulated under previous administrations has been paid off, and today the long-shoremens of New Orleans are in better shape than ever.

The dues, fees, assessments and taxes of this association amount to upwards of \$25,000 per annum, and the expenditures for sick benefits, pensions, funerals, drugs, rent, salaries of physicians, druggist and other officials, amount to almost as much. A glance at the figures for one year's transaction alone, will prove that the longshoremens association of New Orleans is probably handling more finances than any other colored concern of the kind in this country. All this business is conducted by Negro intelligence and brains.

Section 16. The Group Economy

We have studied the various forms of co-operation, but there is a larger form which I have elsewhere called the Group Economy.

It consists of such a co-operative arrangement of industries and services within the Negro group that the group tends to become a closed economic circle largely independent of the surrounding white world. The recognition of this fact explains many of the anomalies which puzzle the student of the Negro American.

You used to see numbers of colored barbers; you are tempted to think they are all gone—yet today there are more Negro barbers in the United States than ever before, but also at the same time a larger number than ever before cater solely to colored trade where they have a monopoly. Because the Negro lawyer, physician, and teacher serve almost exclusively a colored clientele, their very existence is half forgotten. The new Negro business men are not successors of the old; there used to be Negro business men in New York, Philadelphia and Baltimore catering to white trade. The new Negro business man caters to colored trade. So far has this gone that today in every city of the United States with a considerable Negro population, the colored group is serving itself with religious ministration, medical care, legal advice, and education of children: to a growing degree with food, houses, books, and newspapers. So extraordinary has been this development that it forms a large and growing part in the economy in the case of fully one-half of the Negroes of the United States and in the case of something between 50,000 and 100,000 town and city Negroes, representing at least 300,000 persons the group economy approaches a complete system.

This study can best be closed by a picture of this group economy of one city of 70,000 Negroes:

The Negro Group Economy of Philadelphia, 1907

Lawyers	14	Artists	6
Dentists	11	Chiropodists	1
Druggist	1	Occulists	2
Physicians	28	Electrical engineers	2

Teachers	58	Job printers.....	16
Graduate nurses	18	Junk dealers	15
Music teachers	22	Laundries	12
Advertisers.....	2	Livery stables.....	6
Antiques	2	Loans	2
Bank	1	Manufacturers	10
Barbers	104	Masseurs	5
Bands of music	3	Meat dealers	3
Bicycles	3	Metal signs	1
Bootblack parlors.....	21	Milk dealers	5
Boot and shoemakers.....	12	Millinery	2
Blacksmiths	2	Moving pictures	2
Brass melter	1	Newsdealers.....	9
Building and loan associations.....	9	Newspapers	20
Brokers	4	Orchestras	4
Carpenters	8	Painters	2
Steam carpet cleaning	3	Paperhangers	4
Caterers	80	Photographers	4
Caterers and confectioners	2	Poolrooms	6
Cigar manufacturers.....	7	Provision stores	3
Cigar and tobacco dealers.....	33	Real estate	18
Cleaning and dying	5	Restaurants	83
Coal and ice dealers	24	Patent medicines.....	4
Cemeteries	4	Saloons	2
Clothiers	2	Second-hand goods.....	2
Contractors	6	Shoe dealer	1
Confectioners	6	Stationery	3
Crockery	2	Stoves	2
Tailors	20	Undertakers	11
Dry Goods	4	Upholsterers	12
Employment agencies	35	Whitewashing	8
Express and hauling	47	Wholesale medicine	1
Florists	3	Corporations	32
Fruit and produce.....	3	Real estate owners	802
Furniture	13	Clergymen (heads of churches with 28,000 members)	80
Gents' furnishing	2	Secret societies (lodges)	46
Grocers	48	Political clubs	4
Hair culture and manieure	22	Other clubs.....	33
Hotels	10	Charitable organizations.....	32
Ice	6	Hospitals	2
Ice cream parlors	3	Day nurseries	3
Insurance agents.....	10	Social settlements.....	2
Insurance companies	5		
Jewelry	4		

When one remembers that in every city and town in the United States where Negroes live a similar co-operative economy is growing up and developing, one gets in microcosm a picture of the co-operative development beginning among Negro Americans.

Above and beyond this is the effort to mold Negro opinion by newspapers and organizations. The chief National Negro Conventions have been:

1830, Philadelphia (annually until about 1836).

1847, Troy, N. Y.

1852, Rochester, N. Y.

1856, Chatham, Canada.

1864, Syracuse, N. Y.

1879, Nashville, Tenn.

1890, Rochester, N. Y.—The Afro-American Council. (Annually since).

1900, Boston, Mass.—The Negro Business League. (Annually since).

1905, Niagara Falls, N. Y.—The Niagara Movement. (Annually since).

Section 17. The Twelfth Atlanta Conference

The Twelfth Atlanta Conference met in Ware Memorial Chapel, May 28, 1907, President Horace Bumstead, presiding. The following was the programme:

Programme

First Session, 10:00 a. m.

President Horace Bumstead, presiding.

Subject: "Business as a Career."

Address: Mr. R. P. Sims, Bluefields, W. Va.

Second Session, 11:30 a. m.

Subject: "Health and Business."

Address: Dr. L. B. Palmer.

Third Session, 3:00 p. m.

Tenth Annual Mothers' Meeting. (In charge of the Gate City Free Kindergarten Association), Mrs. Hattie Landrum Green, presiding.

Subject: "Co-operation for the Children."

1. Kindergarten songs, games and exercises by 100 children of the four Kindergartens:

East Cain Street—Miss Ola Perry.

Bradley Street—Mrs. J. P. Williamson.

White's Alley—Miss Ethel Evans.

Summerhill—Mrs. John Rush.

2. Paper—Mrs. John Rush.
3. Paper—Mrs. Irene Smallwood Bowen.
4. Reports of Contributions to the 1907-8 Kindergartens.

Fourth Session, 8:00 p. m.

President Horace Bumstead, presiding.

Subject: "Co-operative Business."

"The Meaning of Co-operation"—Mr. W. E. B. Du Bois.

"Co-operation"—Mr. N. O. Nelson, St. Louis, Mo.

"Co-operation and Immigration"—Mr. George Crawford, New Haven, Conn.

Remarks: Rev. Byron Gunner, Columbia, S. C.

The Resolutions adopted are printed on page 4.

Index

Alabama, Migration from,	50-51
Alabama Penny Savings Bank,	140
Africa,	12-18
African Travellers, Testimony of,	13, ff.
African Migration,	45-48
African Methodist Episcopal Church,	57-63
African Methodist Episcopal Zion Church,	71, 72, 81
Agriculture in Africa,	15
American Colonization Society, The,	45
Ashanti,	16
Atlanta, Ga.,	94
Atlanta University Conference,	5
Baltimore, Md.,	92, 150-56, 179
Banks,	134-149
Bank Statements,	138-149
Baptists,	63-71, 82-85
Baptist Schools,	82-85
Beneficial and Insurance Societies,	92
Beneficial Societies,	25
Benevolence,	128-134
Bibliography,	6-9
Black Diamond Development Co.,	162
Boston Schools,	76
Brown, John,	28-31
Building and Loan Associations,	174-179
Bureau Building and Loan Association,	174
Canada,	26 ff., 47, 48, 97, 98
Capital City Savings Bank,	149
Carey, Lott,	45, 46, 69
Carnegie Institution,	5
Cemeteries,	131-134, 168-169
Chatham Convention,	30
Cherry Building and Loan Association,	177
Chesapeake Marine Railway and Dry Dock Co., The,	152-154
Church Schools,	80-85
Church, The Negro,	20
Cincinnati,	74-76
Co-operation in Transportation,	157, 164, 165
Co-operation Among Negroes,	10
Co-operation of Freedmen,	42-44
Co-operative Business,	149-179
Coleman Cotton Mills,	159, 160
Colored Methodist Episcopal Church,	72-81
Conferences,	5
Conventions,	180
Cotton Mills,	159, 160

- Cost of Negro Schools, 91, 92
- Cuffe, John and Paul, 45
- Davis Bend, Miss.,** 38
- Denominations, Other, 72
- Development of Co-operation, 24 ff.
- Development of Negro Churches, 55
- Distributive Co-operation, 157, 158, 165-170
- Douglass, Frederick, 29
- Drug Stores, 167, 168
- Eaton, Col. John,** 33 ff.
- Economic Conditions of Africa, 13 ff.
- Elks, 125, 126
- Emancipation, 25, 26, 32
- Emigrant Aid Societies, 23, 54
- Farmers' Improvement Society,** 172, 173
- Free African Society, 21 ff., 45
- Freedmen's Bank, 134-137
- Freedmen's Bureau, 78, 79
- Freedmen, Schools for, 77-80
- Fugitive Slaves, 32
- Galilean Fishermen,** 126-128
- Gileadites, League of, 31
- Group Economy, The, 179, 180
- Hail, Prince,** 22 ff.
- Hayti, Migration to, 48
- Henson, Josiah, 28
- Homes and Orphanages, 128-130
- Hospitals, 130, 131
- Howard, General O. O., 32 ff.
- Income of Insurance Societies,** 108
- Income of Churches, 73
- Insurance and Beneficial Societies, 92-109
- Insurance Societies, 99, 100, 104, 109
- Insurance in Virginia, 20
- Insurrections, 25
- Iron in Africa, 13 ff.
- Jamaica,** 19
- Kansas,** 49-54
- Knights of Pythias, 121-124
- Kowaliga, 162-174
- Land Buying,** 43, 44, 170
- Liberia, 45, 46, 47
- Louisiana, Migration from, 49, 50
- Markets in Africa,** 17
- Maroons in Jamaica, 19
- Masons, 109
- Masons, Origin of, 22 ff.
- Mechanics' Savings Bank, 141
- Migration of Negroes, 45-54
- Money in Africa, 18
- Mound Bayou, 171, 172
- Mound Bayou, Miss., 143

Nashville Convention,	52
National Baptist Publishing Board,	63-68
Negro Church and Co-operation,	54 ff.
Negro Conventions,	54 ff.
Negro Exodus, 1879,	49-54
Negro Governors,	19
Negro Missionaries,	69
Negro Union of Newport, R. I.,	45
Negroes and Public Schools,	79-80
New York,	96, 97, 179
Newspapers,	167
North Carolina, Migration from,	51, 52
Obeah Worship,	18, 24
Odd Fellows,	115-121
Ohio,	74-76
Orphanage,	128-130
Petersburg, Va.,	98
Philadelphia, Pa.,	95, 96, 179
Pioneer Building and Loan Association,	175
Private Schools,	85-91
Productive Co-operation,	157, 159
Public Schools,	91, 92
Real Estate and Credit,	159, 170-179
Ross, Dr. A. M.,	30
Russwurm, J. B.,	46, 47
Saint Luke's Order,	108
Schools,	73
Secret Societies,	93, 109-128
Scope of this Study, The,	10-12
Shoe Stores,	169
Singleton Colony,	49
Sons and Daughters of Peace,	144
Spencer Red Brick Company,	161
Texas, Migration from,	49, 50
Trade in Africa,	16 ff.
True Reformers,	101-104
True Reformers' Bank,	103, 134-137
Tubman, Harriet,	28, 29
Twin City Building and Loan Association,	176
Types of Co-operation,	54 ff.
Underground Railroad, The	26 ff.
United Brothers of Friendship,	124, 125
Virginia,	98-100
Voodooism,	24
Warsaw, Ga.,	95
West Indies,	18-20
Western Realty and Land Company,	174
Xenia, Ohio,	92
Zion Methodists,	71, 72, 81

"The proper study of mankind is man"

STUDIES OF NEGRO PROBLEMS

The Atlanta University Publications

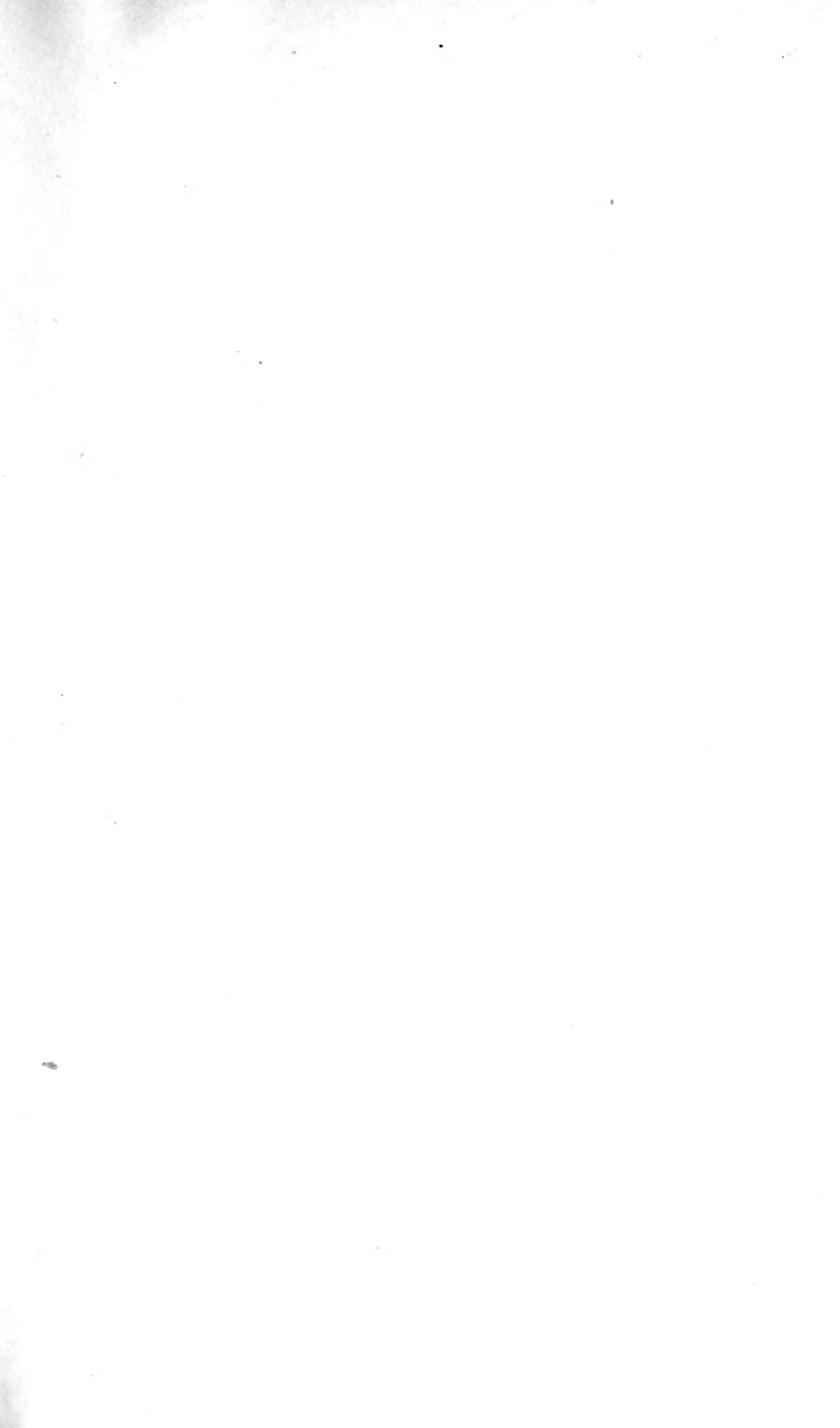
COPIES FOR SALE:

- No. 1, Mortality among Negroes in Cities; 51 pp., 1896. Out of print.
Mortality among Negroes in Cities; 24 pp., (2d ed., abridged, 1903). 175 copies, at 25c.
- No. 2, Social and Physical Condition of Negroes in Cities; 86 pp., 1897; 737 copies at 50 cents.
- No. 3, Some Efforts of Negroes for Social Betterment; 66 pp., 1898. Out of print.
- No. 4, The Negro in Business; 78 pp., 1899. Out of print.
- No. 5, The College-bred Negro; 115 pp., 1900. Out of print.
The College-bred Negro; 32 pp., (2d edition, abridged). 1,321 copies at 25 cents.
- No. 6, The Negro Common School; 120 pp., 1901. 77 copies at \$2.00.
- No. 7, The Negro Artisan; 200 pp., 1902. 644 copies at 75c.
- No. 8, The Negro Church; 212 pp., 1903. 363 copies at \$1.00.
- No. 9, Notes on Negro Crime; 75 pp., 1904. 1,126 copies at 50c.
- No. 10, A Select Bibliography of the Negro American; 72 pp., 1905. 1,281 copies at 25 cents.
- No. 11, Health and Physique of the Negro American; 112 pp., 1906. 343 copies at \$1.00.
- No. 12, Economic Co-operation among Negro Americans, 184 pp., 1907. 1,500 copies at \$1.00.

We study the problem that others discuss

THE achievements of races are not only what they have done during the short span of two thousand years, when with rapidly increasing numbers the total amount of mental work accumulated at an ever increasing rate. In this the European, the Chinaman, the East Indian, have far outstripped other races. But back of this period lies the time when mankind struggled with the elements, when every small advance that seems to us now insignificant was an achievement of the highest order, as great as the discovery of steam power or of electricity, if not greater. It may well be, that these early inventions were made hardly consciously, certainly not by deliberate effort, yet every one of them represents a giant's stride forward in the development of human culture. To these early advances the Negro race has contributed its liberal share. While much of the history of early invention is shrouded in darkness, it seems likely that at a time when the European was still satisfied with rude stone tools, the African had invented or adopted the art of smelting iron.

—Franz Boas





192444

P Univ
A

Atlanta University
Publications. No. 12.

**University of Toronto
Library**

**DO NOT
REMOVE
THE
CARD
FROM
THIS
POCKET**

**Acme Library Card Pocket
Under Pat. "Ref. Index File"
Made by LIBRARY BUREAU**

